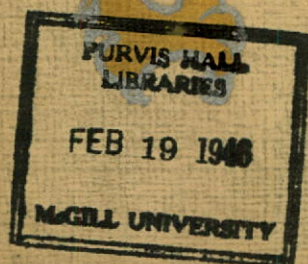




IMPERIAL BANK OF CANADA

THIRTY-THIRD
ANNUAL REPORT
PRESENTED TO THE
SHAREHOLDERS
MAY 27 1908



Imperial Bank of Canada

Head Office: Toronto

ESTABLISHED 1875

CAPITAL (AUTHORIZED)	. \$10,000,000.00
CAPITAL (PAID UP)	. . . 4,965,757.50
RESERVE FUND	 4,965,757.50

Thirty-Third Annual Report

1908

IMPERIAL BANK OF CANADA.

Capital (Authorized) \$10,000,000.00
 Capital (Subscribed) 5,000,000.00
 Capital (paid up) \$4,965,757.50 Reserve Fund \$4,965,757.50

DIRECTORS:

D. R. WILKIE.....PRESIDENT.
 HON. ROBERT JAFFRAY.....VICE-PRESIDENT.
 WM. RAMSAY of Bowland, Stow, Scotland. ELIAS ROGERS. J. KERR OSBORNE.
 CHARLES COCKSHUTT. PELEG HOWLAND. WM. WHYTE, Winnipeg.
 CAWTHRA MULLOCK. HON. RICHARD TURNER, Quebec.
 WM. HAMILTON MERRITT, M.D., St. Catharines.

HEAD OFFICE, TORONTO.

D. R. WILKIE, GENERAL MANAGER. E. HAY, ASST. GENERAL MANAGER.
 W. MOFFAT, CHIEF INSPECTOR.
 R. A. LYON, M. MORRIS, A. E. PHIPPS, GEO. WILSON, INSPECTOR.
 R. G. O. THOMSON, SECRETARY.

BRANCHES:

TORONTO—

Province of Ontario.

Wellington St. and Leader Lane (Head Office)	O. F. RICE.....	Manager
"	J. M. MacKENZIE	Asst. "
Yonge and Queen Sts	G. G. LEMESURIER	"
Yonge and Bloor Sts.	C. H. STANLEY CLARKE.....	"
King and York Sts	A. R. CAPREOL	"
West Market and Front Sts.....	F. J. PETERSON	"
King St. and Spadina Ave.....	J. F. SCARTH.....	"
Bloor St. and Lansdowne Ave.....	R. S. GALBRAITH	"
King and Sherbourne Sts.	F. J. PETERSON	"
AMHERSTBURG	C. A. CUDDY	"
BOLTON and CALEDON EAST.....	J. F. WARBRICK.....	"
BRANTFORD	A. H. MURRAY.....	"
COBALT.....	A. P. NASMITH.....	"
ESSEX, SOUTH WOODSLEE and COTTAM..	G. J. LACKNER	"
FERGUS AND BELWOOD	E. C. ROBERTS	"
FONTHILL.....	W. T. HENDERSON	"
FORT WILLIAM.....	H. C. HOUSTON.....	"
GALT.....	G. C. EASTON.....	"
HAMILTON.....	F. S. GLASSCO.....	"
HARROW	G. F. LLOYD.....	"
INGERSOLL.....	C. WHITE.....	"
KENORA.....	E. K. BOULTBEE.....	"
LISTOWEL.....	H. C. SECORD.....	"
LONDON.....	R. ARKELL.....	"

NEW LISKEARD.....	J. WALKER.....	Manager.
NIAGARA FALLS.....	J. A. LANGMUIR.....	"
" " (UPPER BRIDGE).....	H. MACKLEM.....	"
NIAGARA-ON-THE-LAKE.....	C. S. WATSON.....	"
NORTH BAY.....	A. L. OGDEN.....	"
OTTAWA.....	G. D. BOULTON.....	"
" (BANK STREET).....	D. F. OSLER.....	"
PORT ARTHUR.....	H. C. HOUSTON.....	"
PORT COLBORNE, HUMBERSTONE and MARSHVILLE.....	J. A. FORSTER.....	"
RIDGEWAY.....	W. H. COLLARD.....	"
SAULT STE. MARIE.....	F. H. MARSH.....	"
ST. CATHARINES.....	S. W. SECORD.....	"
ST. DAVIDS.....	C. W. PATERSON.....	"
ST. THOMAS.....	} M. A. GILBERT.....	"
" (EAST END).....		
THESSALON.....	H. P. TAYLOR.....	"
WELLAND and PORT ROBINSON.....	G. C. BROWN.....	"
WOODSTOCK.....	J. D. HOOD.....	"

Province of Quebec.

MONTREAL.....	J. A. RICHARDSON.....	Manager.
QUEBEC.....	W. A. WEIR.....	"

Province of Manitoba.

BRANDON.....	A. R. B. HEARN.....	Manager.
PORTAGE LA PRAIRIE.....	W. H. THOMSON.....	"
WINNIPEG.....	N. G. LESLIE.....	"
" (NORTH END).....	W. A. HEBBLEWHITE.....	"

Province of Saskatchewan.

BALGONIE.....	J. A. BOYLE.....	Manager.
BROADVIEW.....	R. G. WILKINSON.....	"
NORTH BATTLEFORD.....	A. D. DUNCAN.....	"
PRINCE ALBERT.....	W. MACDONALD.....	"
REGINA.....	J. A. WETMORE.....	"
ROSTERN.....	T. R. S. FENTON.....	"

Province of Alberta.

ATHABASCA LANDING.....	H. L. REID.....	Manager.
BANFF.....	G. I. B. BELL.....	"
CALGARY.....	} A. L. NUNNS.....	"
" (EAST END).....		
EDMONTON.....	G. R. F. KIRKPATRICK.....	"
RED DEER.....	W. P. HELLIWELL.....	"
STRATHCONA.....	H. W. SUPPLE.....	"
WETASKIWIN.....	J. H. D. BENSON.....	"

Province of British Columbia.

ARROWHEAD.....	R. A. BETHUNE.....	Manager.
CRANBROOK.....	J. F. M. PINKHAM.....	"
GOLDEN.....	A. B. McCLENEGHAN.....	"
NELSON.....	J. M. LAY.....	"
REVELSTOKE.....	H. T. JAFFRAY.....	"
VANCOUVER.....	A. JUKES.....	"
VICTORIA.....	J. S. GIBB.....	"

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Agents and Correspondents :

CANADA	Bank of Montreal.
GREAT BRITAIN	Lloyds Bank Limited. Manchester and Liverpool District Banking Co. Limited. The Commercial Bank of Scotland Limited.
FRANCE	Crédit Lyonnais.
UNITED STATES	NEW YORK—Bank of the Manhattan Co. Bank of Montreal. Bank of America. National Bank of Commerce. Merchants National Bank. National City Bank.
	✓ BOSTON—National Shawmut Bank.
	BUFFALO—Bank of Buffalo. Columbia National Bank. The Marine National Bank.
	CHICAGO—First National Bank. Corn Exchange National Bank. Merchants Loan & Trust Co.
	CLEVELAND—First National Bank.
	DETROIT—Old Detroit National Bank. ✕
	DULUTH—First National Bank.
	MINNEAPOLIS—First National Bank. ✕
	PHILADELPHIA—Farmers & Mechanics Nat. Bank. Franklin National Bank. Fourth St. National Bank. Philadelphia National Bk.
	PITTSBURGH—The Bank of Pittsburgh.
	PORTLAND, OREGON—United States Nat. Bank.
	SAN FRANCISCO—Wells Fargo Nevada Nat. Bank.
	SEATTLE, WASH.—Seattle National Bank. ✕
	SPOKANE—Exchange National Bank.
	ST. PAUL—Second National Bank.
CHINA AND JAPAN	Hong Kong & Shanghai Banking Corpora- tion.
AUSTRALIA	} Union Bank of Australia.
NEW ZEALAND	
TASMANIA	
SANDWICH ISLANDS	} Yokohama Specie Bank. Bank of Hawaii, Limited.
SOUTH AFRICA	Standard Bank of South Africa Limited.

Imperial Bank of Canada

PROCEEDINGS

OF THE

THIRTY-THIRD ANNUAL GENERAL MEETING OF THE
SHAREHOLDERS,

*Held at the Banking House of the Institution in Toronto,
on Wednesday, the 27th May, 1908.*

The Thirty-third Annual General Meeting of the Imperial Bank of Canada was held in pursuance of the terms of the Charter at the Banking House of the Institution, 27th May, 1908.

There were present:—Messrs. D. R. Wilkie, Hon. Robert Jaffray, Wm. Ramsay of Bowland, Scotland, E. Archer, Cawthra Mulock, Thos. Walmsley, Hon. Richard Turner (Quebec), Chas. Cockshutt, Aemilius Baldwin, J. Kerr Osborne, Andrew Semple, Dr. W. Hamilton Merritt (St. Catharines), F. J. Harris (Hamilton), Wm. Crocker, J. G. Ramsey, Alex. C. Morris, I. J. Gould (Uxbridge), W. C. Harvey, John Stewart, James Bicknell, K.C., C. H. Stanley Clarke, Wm. Black (Cobourg), C. H. Wethey, Archibald Foulds, A. A. McFall (Bolton), Rev. T. W. Paterson, Elias Rogers, Henry Crewe, J. K. Fiskien, A. P. Burritt, F. E. Macdonald, Harry Vigeon, Peleg Howland, L. H. Baldwin, J. W. Beaty, A. A. Thompson, Neil Robertson, R. H. Temple, K. Bell, E. Hay, F. H. Gooch, H. W. Evans, John T. Small, Hon. R. Harcourt, Henry Gooderham, W. R. Brock, H. F. Gooderham, W. T. Ramsay, Henry Swan, Clarkson Jones, A. E. Webb, W. T. Boyd, W. W. Vickers, Maj. W. Napier Keefer, H. R. O'Hara, J. H. Eddis.

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The chair was taken by the President, Mr. D. R. Wilkie, and the Assistant General Manager, Mr. E. Hay, was requested to act as Secretary.

Moved by The Honourable Richard Turner, seconded by Dr. Wm. Hamilton Merritt:—

That Mr. R. H. Temple, Mr. A. P. Burritt and Mr. J. W. Beaty be and are hereby appointed Scrutineers. Carried.

The Assistant General Manager, at the request of the Chairman, read the Report of the Directors and the Statement of Affairs.

THE REPORT.

The Directors have pleasure in submitting to the Shareholders their Thirty-third Annual Report and Balance Sheet of the Affairs of the Bank as on 30th April, 1908, together with the result of the operations of the Bank for the year which ended on that day.

The net profits of the year, after making full provision for all bad and doubtful debts, for interest on unmatured bills under discount, for the usual contributions to the Pension and Guarantee Funds, and ~~also for the Special contribution to the Pension Fund of \$25,000 authorized under By-law No. 28, and~~ for the payment of all Provincial and other Taxes, amounted to ~~\$721,175.07~~, which has been applied as follows: 743524.17

- | | |
|--|-------------------------|
| (a) Dividends have been paid at the rate of 11 per cent. per annum, amounting to | \$595,524.21 |
| (b) Bank Premises and Furniture Account has been credited with..... | 54,953.52 |
| (c) A special fund has been set aside and applied in writing down the Bank's Investments..... | 36,052.55 |
| (d) Profit and Loss Account has been increased by..... | 100,000.00 |
| | 40,508.31 |

124,063.64
[7]

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34242.50 ~~being~~

The Premium amounting to \$191,800.06 received on an equal amount of New Capital Stock has been credited to Rest Account, which now amounts to \$1,965,757.50.

Branches of the Bank have been opened during the year at the corner of Bloor Street and Lansdowne Avenue (Toronto), at the corner of King Street and Sherbourne Street (Toronto), and also at Port Arthur, Marshville, Port Robinson, Cottam, Amherstburg, South Woodside, Harrow, Niagara on the Lake, St. David's and Thessalon, all in the Province of Ontario.

The Head Office and Branches of the Bank have all been carefully inspected during the year and your Directors have again much pleasure in bearing testimony to the faithful and efficient manner in which the Staff have performed their duties.

The whole respectfully submitted,

D. R. WILKIE, President.

27th May, 1908.

Arrangements have been completed for the opening of Branches at ^{in Ontario} Innes & Palmerston Sts Toronto & at Palfram. In the Province of Quebec at John St, Upper Town. In Saskatchewan at Wilkie and at Moosejaw. In Alberta at Edmonton ~~and~~ Port St. George. In British Columbia at Fernie, New Michael and at ^{at} Kamloops & Abbots Sts Vancouver. The Sub-branch in Nanaimo has been closed.

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PROFIT AND LOSS ACCOUNT.

30th APRIL, 1908.

Dividend No. 68, for three months at the rate of 11% per annum (paid 1st of August, 1907)...	\$132,487.20	Balance at credit of account 30th April, 1907, brought forward.....	\$426,316.31
Dividend No. 69, for three months at the rate of 11% per annum (paid 1st of November, 1907)	133,382.19	Profits for the twelve months ended 30th April, 1908, after deducting (a) charges of man- agement, (b) interest due de- positors, (c) the usual contri- butions to Pension and Guar- antee Funds, (d) Special Con- tribution to Pension Fund, \$25,000, authorized under By-law No. 28, (e) bad and doubtful debts, and (f) re- bate on bills under discount .	721,175.07
Dividend No. 70, for three months at the rate of 11% per annum (paid 1st of February, 1908)	134,193.84	Premium received on new Capital Stock.....	191,809.06
Dividend No. 71, for three months at the rate of 11% per annum (paid 1st of May, 1908).....	135,460.98		
	\$535,524.21		
Transferred to Rest Account..	191,809.06		
Written off Bank Premises and Furniture Account.....	36,052.55		
Special appropriation applied in writing down Bank's in- vestments.....	100,000.00		
Balance of Account carried forward.....	475,914.62		
	<u>\$1,339,300.44</u>		<u>\$1,339,300.44</u>

REST ACCOUNT.

Balance at Credit of Account, 30th April, 1907.....	\$4,773,948.44
Premium received on new Capital Stock.....	191,809.06
	<u>\$4,965,757.50</u>

D. R. WILKIE,
General Manager.

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THIRTY-THIRD ANNUAL

ASSETS.

Gold and Silver Coin.....	\$1,111,575.27	
Dominion Government Notes.....	5,999,586.00	
		\$ 7,111,161.27
Deposit with Dominion Government for security of note circulation.....		189,621.89
Notes of and Cheques on other Banks.....		1,368,555.38
Loans to other Banks in Canada, secured, including Bills rediscounted.....		651,185.74
Balance due from other Banks in Canada.....		453,905.82
Balance due from Agents in the United Kingdom...		317,387.43
Balance due from Agents in Foreign Countries.....		1,545,371.24
		<u>\$11,637,188.77</u>
Dominion and Provincial Govern- ment Securities.....	\$ 534,618.07	
Loans to Provincial Governments...	915,843.73	
Canadian Municipal Securities and British or Foreign, or Colonial Public Securities other than Canadian.....	1,604,558.89	
Railway and other Bonds, Deben- tures and Stocks.....	673,074.83	
		3,728,095.52
Call and Short Loans on Stocks and Bonds in Canada.....		3,356,607.90
		<u>\$18,721,892.19</u>
Other Current Loans, Discounts and Advances....	23,862,812.60	
Overdue debts (loss provided for).....	24,164.27	
Real Estate (other than Bank premises).....	26,845.49	
Mortgages on Real Estate sold by the Bank.....	49,809.76	
Bank premises, including Safes, Vaults and Office Furniture, at Head Office and Branches.....	1,100,000.00	
Other Assets, not included under foregoing heads..	18,671.31	
		<u><u>\$43,804,195.62</u></u>

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BALANCE SHEET, 30th April, 1908

LIABILITIES.

Notes of the Bank in circulation.....	\$ 2,907,042.00	
Deposits not bearing interest.....	\$ 5,958,467.43	
Deposits bearing interest (including interest accrued to date).....	24,191,658.14	30,150,125.57
Deposits by other Banks in Canada.....		123,641.32
Total Liabilities to the public.....		\$33,180,808.89
Capital Stock (paid-up).....		4,965,757.50
Reserve Account.....	\$4,965,757.50	
Dividend No. 71 (payable 1st May, 1908) for three months, at the rate of 11% per annum.....	135,460.98	
Rebate on Bills discounted.....	80,496.13	
Balance of Profit and Loss Account carried forward.....	475,914.62	5,657,629.23

\$43,804,195.62

D. R. WILKIE,
General Manager.

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THE PRESIDENT.—Gentlemen, you have heard the formal Report. Now, the Balance Sheet and Profit and Loss Account should also be read, if you care to have them read, or—you have the figures before you—would any gentleman suggest we dispense with reading the figures?

(Assent was given that the Balance Sheet and Profit and Loss Account should be taken as read).

THE PRESIDENT.—Gentlemen, in rising to move the adoption of this Report I want first to explain that the large number of Branches that were opened in Ontario during the year are the result of the liquidation of the Sovereign Bank. We took over from them a number of their Branches, six or seven of them, necessitating of course, a considerable outlay on our part by way of fixing up these offices, supplying them with stationery and modern safes and so on, altogether it has entailed upon us considerable expense, all of which has been met out of the profits of the year.

BANK NOTE CIRCULATION.

The bank note circulation of the Dominion as on the 30th of April, 1908, was \$66,713,000, as compared with \$72,841,000 on the same day in 1907. This is the direct result of the crop failure throughout the Northwest Provinces and is not to be wondered at, the grain output of the three Northwestern Provinces in the year 1907 being nearly fifty millions of bushels less than the yield of 1906. Our very latest reports from the Northwest indicate the existence of the best weather conditions and the probability of a very large yield for 1908, which will, we believe, compensate for the disappointments of 1907.

The acreage under crop in the three Northwest Provinces in 1906 was 7,900,000 acres, in 1907 it was 8,300,000, in 1908 the acreage is estimated at 9,500,000, but the yield in 1907 was only 165,000,000 bushels, as compared with

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212,300,000 bushels in 1906. Fortunately, the price of grain was much higher in 1907 than in 1906, but, notwithstanding this, there was a falling off in the net cash receipts from the crop of about \$20,000,000. These figures refer only to grain and do not provide for the reduction in the value of cattle exported during the year, which, I am informed, amounted to nearly two millions of dollars.

The reduction in the value of the Western grain crops has been in some measure compensated for by the increase in the output of minerals throughout the Dominion, which has grown in value from \$79,000,000 in 1906 to \$86,000,000 in 1907. The shipments from the Cobalt district alone have increased in value from \$136,000 in 1904 to over \$6,300,000 in 1907.

DEPOSITS OF THE BANKS.

There has been a falling away in the total deposits of all the banks in Canada during the year equal to about 4 per cent. of the amount on deposit in 1907. The reduction in our deposits did not reach that proportion, and, moreover, was occasioned mainly by the liquidation of deposits at the credit of Provincial Governments required for development purposes. On the other hand, there has been an actual increase of several thousands in the number of our deposit customers. There has been a reduction in the average balance at the credit of each individual depositor traceable to the disappointing harvest in the Northwest (with which we are so closely identified), to strikes, lockouts and other labor troubles, and to the cheapness of securities, which induced depositors to increase their fixed investments. The increase of over 7,000, the bulk of whom were savings depositors, in the total number of depositors is, on the other hand, very promising, and will bear fruit under normal conditions.

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RESERVES WERE MAINTAINED.

We have throughout the year maintained large cash reserves. We have held ourselves prepared for every contingency. We have kept strong beyond criticism, and in a position to take advantage of any improvement in trade conditions. We have maintained an average actual cash reserve in gold, Government notes and cash balances with other banks at home and abroad of nearly 26 per cent. of our liabilities, or \$1,000,000 more than during any previous year, in addition to which our other liquid assets by way of call loans, Government, municipal and railway securities equalled another 22½ per cent.

PENSION AND GUARANTEE FUNDS.

You will have noted that, in addition to the ordinary annual appropriations to guarantee and pension accounts amounting to \$7,500, we have charged to the profits of the year the special contribution to the pension fund of \$25,000, which under by-law 28 you were good enough to grant at the last annual meeting.

The pension fund has now a substantial existence and we are in hopes that before long the accumulations from the annual grants from the bank and from contributions from the staff will enable us to put into operation the policy, which you have approved of, of providing for aged and other members of the staff deserving of consideration.

SHAREHOLDERS OF THE BANK.

The number of shareholders has increased steadily. In 1906 there were 956 shareholders. In 1907 there were 1,113 shareholders. In 1908 there are 1,278 shareholders. The increase during the past year has been, I think, greater than in any previous year.

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IMMIGRATION AND CRIME.

In the year 1901 the native-born of Canada represented about 86 per cent. of the total population of the country; those born in the Empire outside of Canada represented 8 per cent. of the total; the proportion of foreign-born, including United States Americans, was about 6 per cent. The number of those born outside of the British Empire has increased very largely during the past few years, but we have the satisfaction of knowing that the proportion of British and Canadian born to the whole has held its own. It is estimated by the census office at Ottawa that on March 31, 1908, the total population of Canada was then 6,863,500, as compared with 5,371,000 in 1901.

An analysis of the number of persons convicted of offences and crimes throughout the country indicates that a very large proportion of the crimes have been committed by those born outside of the Dominion. This may be the result of enforced or encouraged emigration of undesirables to Canada at the instigation of foreign Governments, and perhaps even of British Justices, but even allowing for this the frequency of crime amongst the immigrants is out of all reasonable proportion to their numbers. Greater care and supervision should be, and, I understand, is being exercised in excluding from the Dominion the undesirables of other countries.

During the year 1906 there were 8,092 persons convicted of crime in the Dominion, of whom fully 28 per cent., if not 35 per cent. (the birthplace of 15 per cent. is not given, but a large proportion of these were probably outsiders) were born outside of Canada, as compared with a percentage of "outside" born in the whole Dominion of only 14 per cent.

It may be interesting to state that the population of the Northwest Provinces increased from 419,512 in 1901

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to 808,863 in 1906; of the latter 70.21 were British (including Canadian) born, 11.22 were born in the United States, and 18.57 were born elsewhere.

U.S. FISCAL CRISIS.

During the year we have had to contend with a great fiscal crisis in the United States which resulted in an almost universal suspension of payments by the banks of that country, accompanied by extreme stringency in the money markets of London and other European financial centres and by depression in the value of Government, municipal and railway securities, necessitating, moreover, the maintenance of larger and comparatively unproductive cash reserves.

The decline in the value of the bonds of fifteen leading railways of the United States during the last two years has amounted to an average of nearly sixteen points, a greater decline than occurred during the depression of either 1893 or 1896, and 1893 witnessed the most severe crisis and industrial depression the United States has ever suffered.

The depression of 15% in the value of United States securities is not unparalleled. I have here a memorandum showing that the depression in British Consols between 1896 and 1906 amounted to 28 $\frac{7}{8}$ %.

British Consols fell 28 $\frac{7}{8}$ % inside of a period of eight years.

We have throughout the year pursued a conservative policy, placing more value upon a permanent reputation as a strong, vigorous institution in readiness to meet normal and abnormal conditions than upon one more brilliant for the moment, but acquired by the realization of large profits upon underwritings, speculations and other "thin ice" performances which sooner or later have their day of reckoning.

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Our banking system has had a severe test; weak institutions have been wiped out none too soon. We may, I think, look upon the stringency and depression as a blessing in disguise. If so-called prosperity and expansion had continued much longer the destructive, if not ruinous, effects of the failures which have occurred would have been still more disastrous and more widespread.

SPECIAL APPROPRIATION.

In setting aside \$100,000 out of the profits of the year as a fund to provide for actual and possible reductions in the market valuation of our investments, as distinguished from ordinary loans and discounts, we have followed the example of the great English banks and we think we have done a wise thing. During the past year the sum of £1,300,000 was set aside by eleven English banks and applied in writing down the valuation at which consols and other reserve securities were held on their books. The shrinkage in values is not likely to last and with improving conditions we look for a reaction and a recovery which we hope will later on place the fund at our disposal.

I take this opportunity of stating that, notwithstanding the condition of the money market and the terrible shrinkage in values of almost all Government, railway and industrial securities which form the collateral upon which call and time loans are made to brokers, we have not lost nor have we had occasion to provide one dollar even in anticipation of loss through our loans and advances on the security of stocks and bonds to brokers and others.

CONCLUSION.

There is every indication of a magnificent harvest throughout the Northwest; nothing could be of greater service to us and to every Canadian banking institution and we hope when we meet you next year to demonstrate

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that we have not only been able, but also willing, through our own resources, to avail ourselves of the opportunities to take on a full share of the increased trade which must follow upon agricultural prosperity. Our most recent information is from Winnipeg, dated only yesterday, and to the following effect:

“69,500,000 acres under crop this year. Crop prospects are most favorable.”

I beg, gentlemen, to move the adoption of the Report. (Applause.)

HON. ROBERT JAFFRAY.—Mr. President and gentlemen: in seconding the adoption of the Report it is unnecessary after the able, lucid, comprehensive and instructive remarks made by our President for me to say much to you. In fact, I will just say that the statement before you is the best speech that can be made by any of us; and I think that, considering the year we have had and the depression and the difficulties we have had to contend with in banking, we may congratulate ourselves in having such a statement to present to you. I take the opportunity of saying that we owe to our President and General Manager a debt of gratitude for the insight and far-reaching view he took at an early day of the financial depression of 1907-8 and against which he so vigorously provided. Some of us thought he was almost too careful, but he is able to say to us now, “I told you so.” His action has been fully justified by the results. You can all understand that in keeping large cash reserves there is not the same immediate profit as in pursuing a different policy, but I think that the results to the shareholders ultimately will be even better than anything that could have been made by straining a point. There were so many contingencies that possibly might arise that the great point we had to consider was the safety of your investment; and I am sure that all the

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shareholders will feel under great obligation to the President and Board for having taken as our motto, "Safety First;" and in following that policy it must be remembered that indirectly it is of the greatest benefit to the community generally, because had it not been for the care that the older and better experienced banks took of the situation, we might have had a financial disaster such as occurred in the States. It is owing to the care and prudence with which our national institutions have been managed that Canada has come through the recent crisis very satisfactorily.

We, as shareholders, have a right to feel gratified that the amount of bad debts that we have had to provide for has been so small and that we as a Board are able to present to you a clean sheet and assure you that there is nothing hidden, there is nothing behind, there is no skeleton in the closet. I give our President credit for taking very good care that if there is anything wrong in connection with an account it is immediately loaded upon the Board. You cannot catch him having a personal responsibility that belongs to us any longer than he can help. I think he is wise in his generation.

I would also say that you may have any Board of Directors you like, but if your officials are not true to the interests of your institution your Board is very helpless and can do but little; and I can say with the utmost confidence that there is no bank or public institution better served by its officials than the Imperial Bank of Canada. They are faithful to it, they are able, they are intelligent; and that is a great comfort to the Board, and must be to you as shareholders. I have much pleasure in seconding the adoption of the Report. (Applause.)

THE PRESIDENT.—Gentlemen, you have heard the motion. Has any gentleman anything to say before the motion is put?

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It is moved by myself, and seconded by the Hon. Mr. Jaffray that the Report which has been read be adopted, printed, and circulated among the shareholders.

MR. JOHN T. SMALL.—Mr. President. At the last meeting I ventured to make a suggestion on the subject of the distribution of the profits of the Bank. I thought something might be said about it to-day in the Report, or by yourself, Mr. President, but nothing has been said. The suggestion was this, that a dividend might be fixed—not a high dividend—as the regular annual dividend to be paid by the Bank; and that when the profits of the year and the position of the Bank in regard to all its obligations justify it, as is done in the case of stable banks in England, so here the net profits should be divided; the full Rest having been already provided for, the profits should be divided among those who are perhaps best entitled to them. We find in England, with the low rates of interest which money earns, that the banks divide large dividends. Since last year I have taken the trouble to make some enquiries lest I should have misled you last year. I have here the report of one of the large banks in London. Last year they divided $17\frac{1}{2}\%$. I have here also the report of another bank where they divided 18% . And I know of cases where even larger percentages have been declared.

I don't pretend to be an expert banker but I have consulted many who are. I do not see on what principle our Bank should not adopt the policy that when the reserve is equal to the capital, or even less than that, and where the Bank is in a perfectly stable position, the net profits should not be divided. Those net profits are the property of the shareholders, and I think should be divided among them.

MR. SMALL also suggested that the Annual Statement presented to shareholders of banks should indicate the gross profits of the Bank, showing all deductions therefrom,

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including those for bad and doubtful debts, cost of management, investment in bank premises, etc.

THE PRESIDENT.—We are much obliged for the suggestions. As to the one regarding an increased rate of dividend, I do not think that it would have been wise on our part to have advanced our dividend during the year.

MR. SMALL.—I did not ask for that. I spoke of the principle.

THE PRESIDENT.—The principle has been, I think, practically adopted. In increasing our dividends from time to time we have gone as near as we thought was prudent in the division of the profits. As I said last year, in this country investments are not of as stable a character as they are in England and a division of all profits would not be advisable. Even in England an old substantial bank had during the past year to take away £100,000 from its Rest, irrespective of taking all its surplus profits, to make good the depreciation in its investments. That is the case even where there are consols and government securities of all nations of the world to invest in and lend on at profitable rates.

Regarding the suggestion that a statement of gross profits instead of net profits should be put before you, I fear that in doing so we would not be helping your interests. You must trust the Board and the Management to place before you a true statement of affairs. I don't know of any bank in England or elsewhere that lays bare to the world the extent of its losses and appropriations for bad debts.

THE PRESIDENT put the motion to adopt the Report, which, on a vote having been taken, was declared carried.

MR. W. R. BROCK.—Mr. President, it is with a great deal of pleasure I make the following motion: That the thanks of the shareholders are due and are hereby tendered to the President, Vice-President and Directors of the Bank for their services during the past year.

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I wish merely to say a word in connection with the remarks of the previous speaker. The stockholders of this and of all other companies have it always in their own hands to see that the business has been properly attended to; they should elect the proper Directors and if any of them are found to be incompetent they should be changed. No business in the world could be as well managed by the whole body of stockholders as it could be by a number of gentlemen selected for the purpose, if those men are men of experience. If you throw it broadcast, as the President says, and every little detail of your business is published in the papers and made use of—and we know what use is made of it at times—I think it would be most disastrous to any financial institution. You would find you would reduce the number of your shareholders if that kind of thing were to be done. I would strongly object to stockholders taking the management of a bank into their own hands. I beg to move the vote of thanks to the President and Vice-President and the Board of Directors of this Bank, which I think they certainly deserve for their services during the past year.

REV. MR. PATERSON.—I have much pleasure in seconding the motion.

THE PRESIDENT.—I suppose I should ask some other gentleman to take the chair, as the motion is a vote of thanks to myself and others; but I shall have to follow the usual routine and ask you if the motion meets with your approval. (Motion carried with applause.)

THE PRESIDENT.—Gentlemen, I am very much obliged to you for this motion. I can assure you that during the past year we have not had an idle moment. We have had frequent meetings. We have never gone a week without a meeting and very often we have had two and three meetings in one week. The attendance of the

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Directors has been most exemplary; gentlemen have come here from St. Catharines, from Quebec and from elsewhere; one gentleman has come from Scotland, is with us for a month in each year and is of great assistance to us on the other side of the water during the remaining eleven months. We have a large Board, all of whom are here to-day with the exception of Mr. William Whyte, Vice-President of the Canadian Pacific Railway; he, unfortunately, has been abroad, and has just returned to Winnipeg. We feel that unless we have your thanks and appreciation of our services our work goes for nothing. The remuneration of a Director does not commence to repay him for his responsibility and for the care and time which he gives to his trust. I should be glad if one or two of the Directors who are here sitting to my right and left would express their thanks to you. I will call upon Mr. Turner and Mr. Osborne.

MR. J. K. OSBORNE.—Mr. Chairman and gentlemen, I can only join with the President in saying that it is very nice for us to have your appreciation of anything we have been able to do during the past year. As the President has said, the work of a Director is not a very light task, we have frequent meetings of long duration; and as Mr. Jaffray has said, the President and General Manager of the institution is always very ready to put everything before his Directors so that they will share responsibility with him. The policy of the Imperial Bank of Canada for a long time has been the same. It has been our effort during the past year to carry out that policy, which, as the financial world knows very well, is to keep strong and be in a position to meet any emergency, whether normal or abnormal.

I can only thank you, gentlemen, for your kindness in expressing your feelings.

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HON. RICHARD TURNER.—Gentlemen, I am sure it has been a great pleasure to listen to the General Manager's Report. More or less of that Report the Directors had a knowledge of beforehand. I don't suppose that in the commercial history of Canada, or I might almost say of the United States and the world, has there been such a crisis as has taken place this past year. During that period ordeals have been severe, the crisis was sudden, and when we reflect and look back upon the position which Canada took as compared with the United States, I think it is the duty of every citizen of this Dominion, and more especially of those who hold stocks in the different banks, to look with pride at the way in which our banking system stood the test to which it was put. We have had failures in the past year. The Sovereign Bank, through its efforts to become a large institution too quickly, suddenly collapsed. The position the banks took in Canada—the chief and larger banking interests—saved the situation. There is no institution of which I am a Director that I feel prouder of than the Imperial Bank of Canada. I consider it a credit to the City of Toronto and I am quite sure that every stockholder here looks upon it in the same light as I do. Our securities are well administered and all matters are scrutinized with the closest detail.

I have very great pleasure indeed in thanking you, gentlemen, for your vote of thanks to the Board of Directors. I may state on behalf of myself and the others that we shall attend to our work and we shall endeavour to assist the General Manager all we can. (Applause).

It was moved by MR. I. J. GOULD and seconded by MR. ÆMILIUS BALDWIN that the thanks of the shareholders be given to the General Manager, Assistant General Manager, and the other officers of the Bank, for their attention to the interests of the Bank, and for the efficient performance of their respective duties.

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THE PRESIDENT put the motion, which, on a vote having been taken, was declared carried unanimously.

THE PRESIDENT.—I will ask Mr. Hay, the Assistant General Manager, to respond and to thank you for this motion. I can say for myself that the duties of General Manager naturally take up a great deal of time, but I don't feel, I can assure you, a bit the worse for it; I feel in very good health indeed.

Mr. Hay, will you be good enough to reply on behalf of the Staff? (Applause.)

MR. E. HAY.—Mr. Chairman and gentlemen, on behalf of the Staff I thank you most sincerely for this renewed evidence of your appreciation of our services. (Applause.)

MR. J. T. SMALL moved, and MR. T. WALMSLEY seconded, "That the ballot box be now opened for the election of Directors, and remain open until two o'clock this day for the receipt of ballot tickets, the poll to close as soon as five minutes have elapsed without a vote being tendered."

THE PRESIDENT put the motion, which, on a vote having been taken, was declared to be carried.

The ballot was taken, after which the President read the report of the Scrutineers, as follows:—

"The Scrutineers appointed at the meeting report the following gentlemen duly elected Directors for the ensuing year: Messrs. D. R. Wilkie, Honourable Robert Jaffray, Wm. Ramsay of Bowland, Elias Rogers, J. Kerr Osborne, Charles Cockshutt, Peleg Howland, Wm. Whyte (Winnipeg), Cawthra Mulock, Honourable Richard Turner (Quebec), Wm. Hamilton Merritt, M.D. (St. Catharines)."

On motion of MR. CLARKSON JONES, seconded by MR. L. H. BALDWIN, the President left the Chair, and the Hon. Mr. Jaffray took it.

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HON. MR. JAFFRAY.—It has been moved by the Hon. Mr. Harcourt, seconded by Mr. Andrew Semple, that the thanks of the meeting are due and are hereby tendered to Mr. Wilkie for his able conduct in the Chair. It needs no remarks of mine I am sure to present this for your general approval.

The motion was carried with applause.

THE PRESIDENT.—I am sincerely obliged to you for this motion so heartily proposed and so cheerfully supported. I trust we will meet for many years to come and that as we grow older in years and in wisdom we will grow younger in spirit and energy.

At a subsequent meeting of the Directors, Mr. D. R. Wilkie was re-elected President and the Honourable Robert Jaffray Vice-President for the ensuing year.

List of Shareholders
of the
Imperial Bank of Canada

APRIL 30th, 1908

List of Shareholders

of the

Imperial Bank of Canada

as on April 30th, 1908

SHARES - - \$100 EACH

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Abbott, Oscar C.....	Smith's Falls.....	5
Adams, Mrs. Amy E.....	Sault Ste. Marie.....	5
Aikins, J. A. M., K.C.....	Winnipeg.....	30
Alexander, William.....	Santa Barbara, Cal...	25
Aldwell, Thomas D., Estate.....	Southsea, England...	45
Amys, Arthur L.....	Preston.....	8
Anderson, Mrs. Ellen S.....	Ottawa.....	10
Anderson, Mrs. Dorothea S.....	".....	8
Anderson, Miss Emily L.....	Bridgeburg.....	25
Anderson, Hugh B.....	Ottawa.....	2
Anderson, Thomas, in trust for Myriene Niles.....	Gores Landing.....	11
Andrews, Miss Esther J. A.....	Toronto.....	13
Archbold, Rev. Francis H. W.....	Dublin, Ireland.....	5
Archbold, Rev. Francis H. W., and James R. Lithgow, Trustees under the will of the late E. P. Archbold..	Halifax.....	6
Archer, Edward.....	Toronto.....	40
Archibald, Mrs. Florence A.....	Halifax.....	25
Archibald, C. B., Estate.....	Truro.....	16
Armbrust, Robert J.....	Chantler, Ont.....	1
Armour, E. Douglas, K.C.....	Toronto.....	32
Armstrong, Ernest R.....	Chico, Cal.....	9
Armstrong, Herbert W., M.D.....	Fergus.....	43
Armstrong, Mrs. Elizabeth.....	Whitby.....	8
Armstrong, Thomas, M.D.....	Toronto.....	5
Arnold, Miss Charlotte J., Estate.....	Parkstone, England..	15
Arnoldi, Frank, in trust for Mrs. E. P. Arnoldi.....	Toronto.....	14
Arthurs, Mrs. Anne J.....	".....	10
Arthurs, Mrs. Anne J., Trustee.....	".....	340
Athoe, William G.....	Ridgeway.....	10
Auld, Mrs. Christina M.....	Toronto.....	2
Austin, Albert W.....	".....	200

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Backus, Mrs. Helen M.....	Ridgeway.....	1
Bagnani, Madame Florence R.....	Guelph, Ont.....	70
Bain, George D.....	Sussex, N.B.....	40
Bain, John A.....	".....	1
Bain, Mrs. Mary.....	Toronto.....	375
Baines, Mrs. Annie Z.....	".....	20
Baines, Allen, M.D.....	".....	65
Baines, Mrs. R. J. Ella.....	".....	39
Baker, Mrs. Bessie W.....	Kingston.....	1
Baldwin, Godfrey St. G.....	Toronto.....	20
Baldwin, Henry St. G.....	".....	25
Baldwin, Æmilius.....	".....	50
Baldwin, Mrs. Margaret F.....	".....	37
Baldwin, W. A., M.D., Estate.....	".....	62
Baldwin, J. B., M.D., Estate.....	".....	18
Ball, Miss Florence S.....	".....	20
Ball, Miss Louisa A.....	".....	20
Banks, William F.....	New York.....	100
Barrett, Mrs. Julia C.....	St. Catharines.....	5
Barrie, Mrs. Winnifred J.....	Toronto.....	37
Bartlett, Mrs. Janet B.....	Kimbo.....	1
Barton, Charles F., and James Bicknell, in trust.....	Toronto.....	29
Bate, Newell.....	Ottawa.....	47
Bate, C. T., Estate.....	".....	120
Bate, Thomas B., Estate.....	St. Catharines.....	159
Bate, Miss Mary F.....	".....	15
Bates, James C.....	Toronto.....	41
Baxter, D. W.....	".....	25
Beaty, John W.....	".....	20
Beck, Charles.....	Penetanguishene.....	56
Beemer, Frank, M.D.....	Hamilton.....	20
Beeshy, J. A.....	Ridgeway.....	5
Bell, Mrs. Annie.....	Toronto.....	6
Bell, Miss Madeleine E.....	Hamilton.....	30
Bell, A. M., and Charles Bell, Trustees..	Halifax.....	2
Bell, Edwin.....	Toronto.....	10
Benjamin, Mrs. Henrietta.....	".....	1
Benson, Richard L.....	St. Catharines.....	1
Benson, Judge, Thomas M.....	Port Hope.....	2
Benson, Judge, Thomas M., and G. L. McCaul, Trustees.....	".....	25
Benson, Miss Emily C.....	".....	2
Benson, Charles I., and James H. Inger- soll, Trustees for Mrs. Mary B. Merritt.....	St. Catharines.....	16
Benson, James R., and James H. Inger- soll, Trustees.....	".....	12
Benson, Miss Susan E.....	".....	43
Bernhart, W. G., in trust.....	Galt.....	5
Berry, Mrs. Mary E.....	Walkerville.....	2
Berston, Mrs. Isadore V.....	Medina, N.Y.....	14

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Bertie Lodge, No. 150, I.O.O.F	Ridgeway.....	5
Berwick, John W. R.....	St. Louis.....	3
Bessey, Mrs. E. H., Estate.....	Mount Forest.....	15
Bethune, Rev. C. J. S., in trust.....	Guelph.....	100
Bethune, Miss Marion L.....	Toronto.....	22
Bethune, Miss Emily E.....	".....	26
Bethune, Miss Margaret V.....	".....	22
Bethune, H. J., Trustee.....	".....	35
Bethune, Miss Beatrice M.....	Guelph.....	26
Bevan, William.....	Niagara Falls, Ont. ..	25
Bingham, Adams R.....	Aylmer, Ont.....	7
Bingham, Mrs. Emma K.....	".....	10
Bingham, Charles B.....	Toronto.....	17
Bingham, W. C., in trust.....	Aylmer, Ont.....	1
Bingham, George W.....	Aylmer, Ont.....	8
Bissell, Hezekiah.....	W. Medford, Mass....	6
Bissonnette, Louis.....	St. Catharines.....	30
Blachford, Mrs. Ida E.....	Toronto.....	25
Black, Mrs. Henrietta.....	Cobourg.....	10
Black, William.....	".....	69
Black, Samuel G., Estate.....	Halifax.....	16
Blackwood, Mrs. E. C. R.....	Toronto.....	6
Blagborne, Mrs. Medora.....	Pelham.....	3
Blaiklock, Mrs. Martha.....	Montreal.....	20
Blake, Mrs. Ethel M.....	Port Hope.....	2
Boeckh, Miss Margaret H., Estate.....	Toronto.....	7
Bonner, Isaac.....	Paris.....	5
Boomer, Henry C.....	Toronto.....	70
Boomer, Miss Jessie I.....	".....	16
Boomer, Miss Helen A.....	".....	16
Boomer, Miss Gertrude A.....	".....	24
Booth, William.....	".....	25
Boswell, A. R., K.C., Trustee.....	".....	15
Boswell, A. R., K.C., and G. F. Burton, Trustees.....	".....	12
Boswell, Mrs. Ella.....	".....	30
Boswell, Charles E. A.....	Quebec.....	10
Boswell, Andrew W.....	".....	10
Botsford, Miss Elizabeth.....	Newmarket.....	5
Botterell, Mrs. Sarah.....	Quebec.....	125
Boulton, Mrs. Martha R., Executrix..	Toronto.....	20
Box, Harry.....	Ridgeway.....	5
Box, Mrs. Jennie O.....	".....	3
Boyce, James G.....	Toronto.....	20
Boyd, Mrs. Harriet.....	".....	6
Boyd, John.....	".....	11
Boyd, Mrs. Ida I.....	".....	15
Boyle, Arthur.....	Niagara Falls, Ont....	30
Bramley, Mrs. Lucinda C.....	St. Catharines.....	8
Brecken, Rev. Ralph, Estate.....	Toronto.....	75
Breckenridge, Mrs. Eleanore G.....	".....	50
Breden, Miss Hannah F.....	Lake Villa, Ill.....	7

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Bright, Mrs. Alice M.....	Toronto.....	17
Brodie, Francis A., Trustee.....	Galt.....	5
Brodie, John L., Estate.....	Toronto.....	14
Brouse, Mitchell & Co.....	".....	33
Brown, Charles R.....	Calgary.....	20
Brown, Adam, W. F. McLaren, and H. E. McLaren, Trustees for Jean M. McLaren.....	Hamilton.....	8
Brown, George W.....	Toronto.....	22
Brown, F. D.....	".....	125
Brown, E. B.....	".....	2
Brown, Mrs. Helen B.....	Chicago.....	26
Brown, Miss Margaret M.....	Oak Park, Ill.....	6
Browne, James, M.D., Estate.....	Newark, N.J.....	3
Bruce, Mrs. Margaret C.....	Racine, Wis.....	28
Brymner, Mrs. Georgie G.....	Montreal.....	23
Bryson, Miss Jean.....	Perth.....	15
Bryson, Miss Maggie.....	".....	15
Buchan, Mrs. Helen L.....	Toronto.....	2
Buck, G. Philip.....	Brantford.....	20
Buck, W. E.....	".....	20
Bull, Miss Kate E. M.....	Toronto.....	5
Bull, Edward, Estate.....	".....	32
Burgess, Ralph K.....	".....	150
Burland, G. B., Estate.....	Montreal.....	121
Burns, Gavin H., and F. B. Pemberton, Trustees.....	Victoria, B.C.....	44
Burns, Mrs. Margaret L.....	Toronto.....	5
Burns, Mrs. Louisa J.....	".....	5
Burritt, A. P.....	".....	40
Burton, Mrs. Maude.....	".....	1
Burton, Alfred.....	".....	5
Burton, George F.....	".....	12
Bydwell, Mrs. Elizabeth P.....	".....	2
Cadenhead, Mrs. Emma J.....	Kingston.....	8
Cadham, Joseph G.....	Niagara Falls.....	6
Cairns, Mrs. Katherine B.....	Carlyle, Ill.....	4
Calder, Robert W.....	Toronto.....	1
Caldwell, William, M.D.....	Peterborough.....	10
Cameron, Alfred B.....	Toronto.....	10
Cameron, Mrs. Selina.....	Grafton.....	20
Cameron, Miss Margaret.....	".....	5
Campbell, Donald.....	Thorold.....	12
Campbell, Robert.....	Hamilton.....	100
Campbell, Mrs. Elizabeth.....	St. Catharines.....	17
Campbell, Miss Eleanor S.....	Toronto.....	2
Campbell, Mrs. Helen.....	".....	10
Campbell, Mrs. Magdalene.....	".....	40
Campbell, C. S., H. G. Hopkirk, and Royal Trust Co., Trustees.....	Toronto.....	75
Canada Life Assurance Co.....	".....	597

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Cant, Mrs. Emma A.....	Toronto.....	11
Cant, Joseph.....	".....	1
Carey, Mrs. Margaret.....	Hamilton.....	100
Carey, William, Estate.....	".....	25
Cargill, Mrs. Margaret.....	Cargill.....	65
Carmichael, C. G.....	Toronto.....	10
Carnie, John.....	Paris, Ont.....	10
Carr, Miss Clara A.....	S. Bend, Indiana.....	5
Carr, Walter R.....	Toronto.....	5
Carruthers, Mrs. Louise.....	".....	14
Carscallen, George G.....	Hamilton.....	10
Carswell, Robert.....	Toronto.....	95
Carter, C. H., Estate.....	Port Colborne.....	22
Carter, Mrs. Ellen E.....	".....	12
Cartwright, Walter R.....	London, England.....	10
Case, Chas. A.....	St. Catharines.....	35
Cassels, Walter G. P.....	Toronto.....	20
Cassels, R. S.....	".....	22
Cassels, W. Gibson.....	".....	90
Cassels, Son & Co.....	".....	10
Castle, George.....	".....	10
Caven, Miss Jean.....	".....	6
Cawthra, Mrs. E. J., and W. H. Cawthra, in trust for Mrs. A. M. Adamson....	".....	25
Cawthra, Mrs. E. J., W. H. Cawthra, and Mrs. A. M. Adamson, in trust for Mrs. E. J. Cawthra.....	".....	15
Cawthra, Mrs. E. J.....	".....	10
Champion, Henry T.....	Winnipeg.....	6
Chantler, Elwood.....	Welland.....	16
Chapman, William.....	Toronto.....	5
Cheney, William G.....	Montreal.....	50
Christopher, A. N. Estate.....	Ingersoll.....	28
Christopher, George.....	".....	6
Christopher, Mrs. Mary M.....	".....	20
Christopher, Mrs. Matilda.....	Oakland, Cal.....	43
Clark, P. M.....	Toronto.....	37
Clarke, Mrs. Ada F. S.....	".....	67
Cleveland Trust Co.....	Cleveland, Ohio.....	12
Clogg, Mrs. Isabella E.....	St. Catharines.....	1
Cochrane, Mrs. Helen M.....	Nelson, B.C.....	75
Cockshutt, Charles.....	Toronto.....	250
Cody, Rev. H. J.....	".....	41
Cody, Mrs. Florence L.....	".....	4
Collver, Mrs. Nessie.....	Stevensville.....	1
Colonial Investment and Loan Co.....	Toronto.....	215
Confederation Life Association.....	".....	35
Confederation Life Association, in trust.	".....	70
Cooch, A. C.....	".....	50
Cook, George E., in trust for Estate of George J. Cook.....	".....	100
Cook, John L., Estate.....	".....	572

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Cook, Samuel.....	Port Colborne.....	12
Cook, C., President, and W. G. Helliker, Secy.-Treas., in trust	Brantford.....	3
Cooke, Mrs. Elizabeth.....	Uxbridge.....	12
Cooper, Mrs. Mary G., in trust.....	Balderson.....	20
Copeland, Miss Edith.....	Collingwood.....	4
Corsar, Miss Lydia S.....	Berlin, Germany.....	30
Coulthard, Mrs. Eva E.....	Peterborough.....	22
Coulthard, Miss Sarah A.....	Oshawa.....	6
Coulthard, Mrs. Mary.....	".....	20
Coulthard, W. W.....	Barrie.....	25
Cowdry, N. H.....	Waterford.....	25
Crane, Robert, Estate.....	Welland.....	30
Crawford, Miss Sarah C.....	Toronto.....	22
Cream, Robert F.....	Quebec.....	10
Cream, Mrs. Rebecca J.....	".....	30
Cream, Miss Rachel.....	".....	40
Creelman, A. R., K.C.....	Montreal.....	44
Creelman, A. R., K.C., in trust.....	".....	15
Creelman, Miss Isobel M.....	".....	4
Creelman, Miss Marion D.....	".....	4
Creighton, Mrs. Margaret A.....	Brantford.....	10
Crewe, H.....	Toronto.....	12
Crocker, William.....	".....	95
Crooks, Mrs. Louisa, Estate.....	".....	5
Crooks, Willoughby.....	Montreal.....	5
Crookshanks, Mrs. Eliza S. M.....	Campbellford.....	3
Crosby, Mrs. Katharine J.....	Halifax.....	2
Crosby, H. H., Estate.....	Hebron, N.S.....	10
Crowther, William C.....	Toronto.....	180
Crysler, Mrs. Catherine.....	St. Davids.....	3
Currie, Mrs. Annie, Estate.....	Toronto.....	55
Currie, Mrs. Christina V.....	Port Perry.....	35
Cuthbert, Mrs. Estella.....	Derby, N.B.....	10
Cuthbert, Rev. Thomas H.....	".....	5
Dagleish, Thomas.....	Galt.....	5
Dalton, Mrs. Ophelia H.....	Toronto.....	16
Dalton, Miss Florence E.....	".....	6
Dalton, Charles C.....	".....	105
Dalton, Mrs. Emeline M., Estate.....	".....	16
Danter, Miss Alice H.....	".....	5
Darlington, Josiah.....	".....	5
Darlington, Robert James.....	".....	6
Darlington, Fred.....	".....	1
Davidson, Mrs. Susanna F.....	".....	6
Davidson, Mrs. Florence I.....	St. Catharines.....	1
Davies, Mrs. Emma, Estate.....	Toronto.....	74
Davies, Sir Louis H., K.C.M.G.....	Ottawa.....	16
Dawson, Mrs. Elizabeth W.....	Toronto.....	5
Dean, A. C. H.....	".....	25
Dean, Percy H.....	".....	5

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Delamere, Mrs. Grace.....	Toronto.....	70
De Long, Mrs. Annette S.....	Hamilton.....	5
Delorme, Leon.....	Duck Lake, Sask.....	8
Denison, Mrs. Mary.....	Port Colborne.....	12
Denison, Mrs. Sophia F.....	Toronto.....	1
Dennistoun, Mrs. Katherine A.....	Winnipeg.....	150
Dennistoun, Miss Elizabeth O.....	".....	112
Devine, Mrs. Mary A.....	Barrie.....	12
Dewey, Mrs. Sarah A. D.....	Niagara Falls.....	10
DeWitt, Mrs. Louisa B.....	Erie, Pa.....	62
DeWynter, James E. B.....	Toronto.....	10
Dickinson, Stephen C.....	Billingshurst, Eng.....	2
Dimock, J. Wesley.....	Windsor, N.S.....	3
Disher, B. M., Estate.....	Ridgeway.....	42
Disher, Merritt V.....	".....	9
Dixon, B. Homer, Estate.....	Toronto.....	137
Dixon, William, Estate.....	".....	15
Dobie, William.....	".....	20
Dodds, E. King, in trust.....	".....	6
Donald, Mrs. Elizabeth.....	".....	40
Doran, William L.....	Niagara Falls, Ont.....	16
Doty, Mrs. Margaret M.....	Oakville.....	16
Douglas, Mrs. Elizabeth B.....	Montreal.....	39
Doyle, Mrs. Susan.....	Charlottetown.....	15
Drennan, Miss Jennie G., M.D.....	St. Thomas.....	5
Drynan, Mrs. Jane A.....	Toronto.....	70
Duff, Mrs. Elizabeth E.....	Ottawa.....	4
Dumble, Mrs. Hester A.....	Toronto.....	25
Dumble, John H., Estate.....	Cobourg.....	14
Dunbar, Mrs. Mary E.....	Ottawa.....	10
Duncan, J. T., M.D.....	Toronto.....	5
Dunlop, John, A. C. Cumming, and Alex. Robertson, in trust.....	Montreal.....	50
Dunnigan, F. J.....	Toronto.....	6
Dwyer, Mrs. Florence.....	".....	57
Dyment, Albert E.....	".....	40
Eastern Trust Co., trustees for Kate D.		
Jones.....	Halifax.....	1
Eberts, A. L.....	New York.....	160
Eddis, John H.....	Toronto.....	5
Edwards, Miss Amy M. A. R.....	Vancouver.....	41
Elliot, Miss Cynthia J.....	Toronto.....	25
Elliot, C. H.....	Belleville.....	67
Elliot, Miss Kate A., and Miss Annie K. Elliot.....	London, Ont.....	17
Elliot, Judge William, Estate.....	".....	80
Elliott, W. G.....	Brantford.....	50
Elliott, W. S.....	Toronto.....	1
Elliott, Andrew S., M.D.....	Georgetown.....	2
Ellis, A. St. Geo., and Samuel Stover, Trustees.....	Windsor, Ont.....	15

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Ellis, Mrs. Mary E.....	Toronto.....	2
Ellis, Stayner.....	".....	1
Ellison, Mrs. Hannah A.....	Chicago.....	12
Ellsworth, Mrs. Catharine M.....	Ridgeway.....	5
English, Miss Mary A.....	Windsor, N.S.....	1
Evans, Mrs. Jane.....	Bournemouth, Eng... ..	20
Evans, Henry W.....	Toronto.....	5
Fair, Mrs. Mary J.....	Brantford.....	7
Fair, Thomas J.....	".....	2
Fairbanks, C. S. B.....	Cobourg.....	4
Farmer, R. D.....	Fergus.....	15
Farncomb, Alfred, M.D.....	Newcastle, Ont.....	4
Farncomb, Thomas S., M.D.....	Trenton.....	20
Farncomb, Rev. Frederick E.....	Stayner.....	16
Farncomb, Rev. John.....	Toronto.....	8
Farncomb, Rev. William.....	".....	22
Farncomb, Miss Dorothea.....	Boston.....	49
Farrell, Dominick.....	Halifax.....	473
Farrell, Miss Letitia.....	".....	125
Farrell, Miss Teresa.....	".....	125
Fauquier, E. F.....	Ottawa.....	250
Ferguson, John.....	Toronto.....	23
Ferguson, Mrs. Mary E.....	".....	197
Fergusson, G. Tower.....	".....	5
Ferrie, Campbell.....	Hamilton.....	15
Field, Mrs. Isabel.....	Toronto.....	10
Field, John T.....	Cobourg.....	5
Filshie, A.....	Mount Forest.....	10
Fisher, Richard M., and John J. Acres, Trustees.....	Warton.....	5
Fisken, J. Kerr, in trust for Mrs. E. D. Fisken.....	Toronto.....	10
Fitton, H. W., in trust.....	Brantford.....	8
Fitton, H. W., and C. E. Fitton, Trustees	".....	12
Fitzgerald, E. G., in trust for Bathurst G. Molesworth.....	Toronto.....	25
Fitzgerald, E. G.....	Toronto.....	10
FitzGibbon, Miss Mary A.....	".....	2
Fletcher, George F.....	Halifax.....	3
Fletcher, Miss Mary E.....	".....	17
Fletcher, Miss Annie.....	Boston.....	18
Fletcher, Mrs. Annie.....	New York.....	16
Forgie, J. G., in trust.....	Pembroke.....	50
Forlong, Miss E. S.....	Guelph.....	50
Forrest, John A., W.S.....	Edinburgh.....	20
Forster, Thomas, Estate.....	Toronto.....	18
Forster, J. W. L.....	Toronto.....	17
Foss, Miss May C.....	St. Thomas.....	40
Foster, G. C.....	Hamilton.....	4
Foster, Richard.....	Bowmanville.....	25
Foster, Wrightson.....	Orono, Ont.....	10

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Foulds, Mrs. Mary.....	Toronto.....	120
Fowlds, Mrs. Mary V.....	Hastings.....	3
Fowlds, Miss Mary P.....	".....	1
Fowlds, Henry M.....	".....	23
Fowlds, Miss Louise V.....	".....	2
Fraser, Miss Christina.....	Toronto.....	5
French, Mrs. Sarah E.....	Upper Musquodoboit, N.S.....	5
French, Miss May.....	Orono, Me.....	6
Fuller, Miss Alice M.....	Toronto.....	13
Fuller, Miss Alice M., in trust.....	".....	1
Fuller, Miss Amy L.....	".....	1
Fuller, Mrs. Emma L.....	".....	13
Fuller, Miss Mary E.....	Hamilton.....	7
Gage, W. J.....	Toronto.....	383
Gage, Cameron.....	Bartonville.....	20
Galbraith, Mrs. Clara L.....	Toronto.....	1
Galt Hospital Trust.....	Galt.....	15
Gamble, Mrs. Anna.....	Toronto.....	6
Gamble, Miss Sarah.....	".....	20
Gates, Gordon A.....	Hamilton.....	15
Gates, George E.....	".....	12
Geggie, Mrs. Isabella M.....	Quebec.....	24
Geggie, David H.....	".....	7
Geikie, Walter B., M.D.....	Toronto.....	25
George, S. J.....	Preston.....	1
George, Alfred W.....	Port Hope.....	1
Gerrie, Mrs. Carrie E.....	Chicago.....	4
Gibson, Mrs. Agnes E.....	Belleville.....	60
Gibson, Miss Margaret.....	Galt.....	8
Gilbert, M. A.....	St. Thomas.....	31
Gilchrist, Mrs. Agnes S.....	Toronto.....	5
Gillbard, Thomas, Estate.....	Cobourg.....	59
Gillbard, Mrs. Selina.....	".....	15
Gillespie, James.....	Picton, Ont.....	15
Gillespie, James F.....	".....	2
Glasgow, Mrs. Jane.....	Minneapolis.....	16
Glassco, A. W.....	Hamilton.....	10
Glassco, F. S.....	".....	10
Glenney, William.....	Oshawa.....	18
Glenney, William A.....	Harriston.....	4
Goldie, Alex. R., in trust for J. G. Goldie	Galt.....	4
Goldie, Alex. R., in trust for A. Gibson		
Goldie.....	".....	3
Goldie, Mrs. Margaret.....	".....	33
Goldie, Miss Rebecca G.....	".....	20
Gooch, R. N., Estate.....	Toronto.....	25
Gooderham, Henry.....	".....	69
Gooderham, Charles H., Estate.....	".....	77
Gooderham, Mrs. Margaret.....	".....	50
Gordon, Miss Elizabeth C.....	Pueblo, Col.....	2

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Gordon, J. K. M.....	Gravenhurst.....	4
Gordon, Mrs. Janet P.....	Toronto.....	16
Gould, Isaac J.....	Uxbridge.....	200
Goulding, George, Estate.....	Toronto.....	70
Gourlay, Mrs. B. Annie.....	Dunnville.....	10
Gow, James, Estate.....	Windsor, Ont.....	11
Gowans, John, Estate.....	Toronto.....	125
Grant, Alex. H.....	Salmon Lake, P.Q....	4
Grant, MacCallum, Trustee.....	Halifax.....	10
Grasett, Henry J., and A. W. Grasett, Trustees for Mrs. H. G. Kingstone..	Toronto.....	7
Grasett, Henry J., and H. H. Strathy, Trustees.....	".....	27
Grasett, Frederick LeM., M.D.....	".....	27
Grasett, Mrs. Jane S.....	".....	8
Grass, Mrs. Maria C.....	St. Catharines.....	7
Graydon, Miss Grace M.....	".....	5
Green-Armytage, Mrs. C. Ida.....	Fergus.....	56
Green, F. Hilton, and J. Travers Lewis, Trustees.....	Montreal.....	32
Greay, William and J. G.....	Toronto.....	15
Griffin, Mrs. Ann.....	St. Thomas.....	26
Griffin, Mrs. Belle G.....	".....	5
Griffin, F. M.....	".....	32
Grindlay, Miss Ada.....	Gravenhurst.....	1
Grist, Miss Mary L.....	Ottawa.....	26
Grist, Miss Amelia C.....	".....	26
Gundy, W. P.....	Toronto.....	10
Gunn, G. C., and A. M. Smart.....	London, Ont.....	20
Günther, Egmond.....	Toronto.....	10
Hadley, Henry.....	Verdun, P.Q.....	6
Hague, George.....	Montreal.....	26
Hale, Mrs. Louisa G.....	London, Ont.....	50
Hale, Jeffery.....	".....	7
Hale, Miss Frances A.....	Colemans Hatch, Eng.	66
Hale, Miss Henrietta.....	".....	59
Hall, Miss Florence.....	Fergus.....	12
Hallam, John, Estate.....	Toronto.....	15
Hamill, William J., Estate.....	St. Catharines.....	1
Hamilton, Charles R.....	Rossland.....	9
Hamilton, James.....	Port Colborne.....	40
Hamilton, Miss Isabella.....	Ottawa.....	32
Hamilton, Miss Nancy.....	Byng.....	3
Hamilton, Rev. H. F.....	Lennoxville.....	21
Hamilton, Rev. J. B.....	Dundas.....	25
Hamilton, Rt. Rev. Charles, D.D.....	Ottawa.....	30
Hamilton, John.....	Quebec.....	100
Hamilton, H. F., R. C. H. Cassels, and C. P. Dean, Trustees for Mrs. H. H. Longmore.....	Toronto.....	50
Hamilton, W. A.....	Fergus.....	25

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Hamilton, Miss Ethel M.....	Denver, Col.....	6
Hamilton, Hon. Robt., Estate.....	Peterborough.....	16
Hamilton, Robert, Estate.....	Quebec.....	60
Hamilton, William J.....	Fort William.....	5
Hamilton, Charles A.....	Niagara Falls, Ont....	1
Hamilton, Mrs. Mary.....	Port Robinson.....	2
Hamlin, R. S.....	Oshawa.....	65
Harcourt, Hon. Richard, in trust.....	Welland.....	37
Harcourt, William L.....	Brandon.....	10
Hardie, Mrs. Maria G.....	Greenock, Scot.....	30
Hardison, George.....	Ridgeway.....	25
Hardy, Miss Kate A.....	Toronto.....	6
Hardy, Miss Sarah E.....	Guelph.....	7
Harris, Rev. Elmore.....	Toronto.....	22
Harris, F. J.....	Hamilton.....	10
Hattie, R. M., and Hector McInnes, Trustees for Daisy G. Hattie.....	Halifax, N.S.....	10
Hattie, R. M., and Hector McInnes, Trustees for Louise B. Gue.....	".....	10
Haun, Mrs. Susie M.....	Ridgeway.....	5
Haun, James R., Estate.....	Port Colborne.....	10
Haughey, Miss Mary.....	London, England....	3
Hawley, Miss Mary G.....	Belleville.....	19
Hay, Edward.....	Toronto.....	25
Hayes, Mrs. Ida E.....	Windsor, Ont.....	1
Heintzman, George C.....	Toronto.....	41
Heintzman, Herman.....	".....	10
Helliwell, Mrs. Eleanor.....	".....	15
Helm, John.....	Port Hope.....	250
Helmer, J. S.....	Toronto.....	4
Henderson, Joseph.....	".....	10
Henderson, Charles.....	Marshville.....	7
Henderson & Small, in trust.....	Toronto.....	61
Henderson & Small, for Baldwin Trust.	".....	50
Henderson & Small, in trust for R. R. Baldwin Estate.....	".....	37
Henderson & Small, in trust for Isabella Baldwin Estate.....	".....	9
Hendrie, Mrs. Mary M., John S. Hendrie, and William Hendrie.....	Hamilton.....	200
Hendrie, William, Estate.....	".....	216
Henry, Mrs. Elizabeth.....	Toronto.....	31
Henry, Miss Jane.....	".....	60
Henry, James.....	".....	11
Henry, John, Estate.....	".....	10
Hethrington, T. S.....	Quebec.....	200
Heward, George C., in trust.....	Toronto.....	31
Hewson, Frederic H.....	Niagara Falls.....	2
Higgins, James D.....	Toronto.....	5
Hill, Lewis F.....	Dartmouth.....	31
Hills, Rolland, Estate.....	Toronto.....	35
Hindson, William.....	Dunnville.....	5

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Hipple, Ephraim.....	Beamsville.....	1
Hobson, Mrs. Margaret A.....	Guelph.....	15
Hobson, Mrs. Fanny C.....	Welland.....	60
Hodgins, Frank E., Trustee.....	Toronto.....	15
Hogan, M. J.....	Port Colborne.....	300
Hogle, Mrs. Mercy.....	Bayside.....	5
Holland, Charles.....	Toronto.....	100
Holland, F. M., and Mabel Holland, Trustees.....	".....	2
Holden, John.....	Ottawa.....	31
Holmes, Miss Georgina.....	Toronto.....	7
Holmes, Mrs. Fanny.....	".....	2
Honsberger, Mrs. Elizabeth.....	S. Cayuga.....	2
Hopper, William, Estate.....	Cobourg.....	10
Hopper, Arthur E.....	".....	4
Hopper, William H.....	".....	27
Horn, Thomas W.....	Toronto.....	82
Horsey, Henry H.....	Ottawa.....	31
Hoskin, John, President, and J. W. Langmuir, Managing Director, in trust.....		20
Hoskin, Miss Mary.....	Toronto.....	100
Hoskins, Miss Maggie.....	".....	6
Hoskins, Mrs. Mina.....	".....	11
Houghton, Miss Emma M.....	".....	5
Houghton, Miss Emma M., in trust....	".....	5
Houghton, E. B.....	Toronto.....	6
House, Lewis.....	Ridgeway.....	21
Howard, Theodore A.....	Aylmer, P.Q.....	5
Howe, Mrs. Florence M.....	Cheltenham, Eng....	21
Howell, Mrs. Harriette S.....	Winnipeg.....	14
Howie, George A., Estate.....	Toronto.....	20
Howland, Mrs. Katharine.....	".....	8
Howland, Mrs. Edith A.....	".....	7
Howland, T. S.....	".....	10
Howland, W.....	".....	10
Howland, George W.....	".....	48
Howland, H. S., Sons & Co., Ltd.....	".....	360
Howland, Peleg.....	".....	62
Hughes, Miss Ida M., and Mrs. Mary E. O'Connor, Trustees for Miss A. Camilla Hughes.....	Ottawa.....	20
Hughes, Miss A. Camilla.....	".....	18
Hughes, D. W.....	Toronto.....	10
Hughes, David, Jr.....	Bolton.....	5
Hunter, Miss Madge K.....	Toronto.....	1
Huron and Erie Loan and Savings Co...	London, Ont.....	91
Hutcheson, V. H. E.....	Toronto.....	60
Hutcheson, Mrs. Blanche E.....	Port Perry.....	10
Hutcheson, Miss Florence S., Estate....	Toronto.....	25

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Imperial Trusts Company of Canada, in trust.....	Toronto.....	27
Ince, Mrs. Ethelreda.....	".....	30
Ingersoll, J. H., and E. F. Dwyer, Trustees for Bertha W. Merritt and her Children.....	St. Catharines.....	16
Ingersoll, J. H., and W. H. Merritt, Trustees.....	".....	138
Innes, William P.....	Simcoe.....	53
Innes, Charles E.....	".....	13
Innes, Mrs. Leila N.....	".....	5
Irish, Mark H.....	Toronto.....	40
Irish, Mrs. Jenny H.....	".....	50
Irving, Sir Æmilius.....	".....	32
Irwin, Mrs. Isabel.....	Ottawa.....	80
Jackes, Stuart G.....	Toronto.....	1
Jaffray, Hon. Robert.....	".....	165
Jaffray, Hon. Robert, and J. F. MacKay, in trust.....	".....	38
Jaffray, Hon. Robert, President, and E. R. Greig, Manager, in trust.....	".....	50
Jaffray, Mrs. Jane K., and H. T. Jaffray, Trustees.....	Galt.....	19
Janes, Miss Erie Russell, Usufructuary Legatee.....	Cookshire, P.Q.....	2
Janes, Miss Mary F. Russell, Usufructuary Legatee.....	".....	2
Japp, Mrs. Betsy S., Estate.....	Shaldon, England.....	30
Jenkins, Thomas, in trust.....	Toronto.....	50
Jenkinson, Edwin.....	".....	10
Jennings, Bernard, Estate.....	".....	22
Jennings, W. T., Estate.....	".....	37
Jephcott, William.....	".....	30
Johnson, Henry.....	Hastings.....	150
Johnson, Mrs. Louise H.....	Sackville, N.B.....	7
Johnston, Andrew.....	Stratford.....	33
Johnston, Mrs. Mary.....	Montreal.....	49
Johnston, Samuel.....	Toronto.....	12
Johnston, W. R.....	".....	75
Jones, Miss Williamina C. C.....	Quebec.....	10
Jones, Anson, Estate.....	Toronto.....	450
Jones, Clarkson.....	".....	58
Jones, Mrs. Margaret G.....	".....	25
Jones, Mrs. Mary.....	".....	10
Jones, Mrs. Clara E.....	Roxbury, Mass.....	1
Jones, C. A.....	".....	4
Jordan, Mrs. Mary M.....	Halifax.....	5
Jordan, Rev. Louis H.....	Toronto.....	31
Jost, Edward, Estate.....	Halifax.....	7
Jost, Edward, Estate, No. 2 Account...	".....	1
Julian, Mrs. Sallie.....	New York.....	50

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Kains, Robert.....	St. Thomas.....	15
Kane, Mrs. Jessie A.....	Toronto.....	30
Kaulbach, Ven. Archdeacon James A....	Truro, N.S.....	30
Kay, E. J.....	Montreal.....	5
Kay, Mrs. Margaret.....	Stratford.....	5
Kaye, E. G., and J. R. Campbell, Trustees for Mrs. Luke Norman.....	St. John, N.B.....	111
Keefer, Major W. Napier.....	Toronto.....	70
Keirstead, Mrs. Mary A.....	".....	10
Keith, D. S.....	".....	16
Keith, George E.....	".....	8
Kemp, John.....	".....	2
Kenaston, F. E.....	Minneapolis.....	20
Kendall, C. E.....	St. Catharines.....	10
Kenny, Edward G., and Joseph B. Kenny, Trustees for Margaret J. Kenny.....	Halifax, N.S.....	20
Kenrick, Frank B.....	Toronto.....	10
Kenrick, Rev. Charles B.....	".....	12
Kenrick, Mrs. Emma M., and Rev. Chas. B. Kenrick, Trustees.....	".....	25
Kent, John G.....	".....	6
Kerr, Miss Eliza.....	Galt.....	5
Kerr, John W.....	Vancouver.....	10
Kerr, Miss Margaret T.....	Toronto.....	20
Kerr, Mrs. Marion A.....	".....	13
Kettles, W. J.....	".....	5
Kidd, David.....	Hamilton.....	60
Kidd, Mrs. Rachel.....	".....	45
Kiely, William T., Estate.....	Toronto.....	400
Kilman, Alva H.....	Ridgeway.....	5
Kilvert, F. E., Agent, and M. C. Hart, Accountant, in trust.....	Toronto.....	10
King, E. A., Estate.....	Quebec.....	46
King, H. deWolfe.....	Vancouver.....	6
King, Charles.....	Quebec.....	166
King, Frank, M.D.....	St. Catharines.....	10
King, Sydney.....	St. Pacome, P.Q.....	46
King, Miss Emma.....	Quebec.....	31
King, Mrs. Grace.....	Toronto.....	25
King, Mrs. Marie C.....	St. Pacome, P.Q.....	92
Kingstone, F. W., in trust for Miss Harriet J. Kingstone.....	Toronto.....	6
Kingstone, F. W., and F. Asa Hall, Trustees S. G. Wood Settlement....	".....	10
Kinnard, J. D.....	Port Colborne.....	11
Kirkpatrick, George B.....	Toronto.....	20
Kirkpatrick, A. M. M.....	".....	5
Kirkpatrick, George R. F.....	Edmonton.....	5
Kittson, Mrs. Alice H.....	Hamilton.....	12
Knowlton, W. H.....	Toronto.....	19
Kyle, Mrs. Mary J.....	".....	65

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Kynoch, Mrs. Josephine.....	Galt.....	45
Kynoch, William.....	".....	3
Lally, Miss Constance.....	Barrie.....	64
Lally, Miss Maude A. L.....	New York.....	22
Lamb, Miss Katherine.....	Toronto.....	8
Lanceley, Miss Carrie E.....	".....	5
Lang, Miss Marion M.....	".....	10
Lash, Z. A., K.C., and Lindsay Russell, Trustees for Mrs. Harriet Russell..	".....	57
Lash, Z. A., K.C., and John Osborne, Trustees for Mrs. Jessie Osborne...	".....	129
Lawler, Miss Elizabeth G.....	".....	172
Lawler, Miss Annie L.....	".....	134
Lawler, Rev. E. B., Estate.....	".....	10
Lawrence, J. Willson.....	".....	5
Lawrence, Mrs. Marie E.....	".....	40
Lawrence, Mrs. Jane.....	Quebec.....	22
Lawrence, G. W., Estate.....	Stratford.....	30
Layton, Mrs. Mary.....	Toronto.....	15
Leach, Hugh.....	".....	12
Leadlay, Mrs. Frances E.....	".....	15
Lefroy, E. B., and H. B., Trustees....	".....	25
Lefroy, H. B.....	".....	5
Lefroy, A. G.....	".....	5
Leggat, Matthew, President, and C. W. Cartwright, Treasurer, in trust for Landed Banking and Loan Co.....	Hamilton.....	220
Leith, Mrs. Mary E. H.....	Toronto.....	3
LeMesurier, G. G.....	".....	10
LeMoine, Emma R., Estate.....	Quebec.....	7
LeMoine, Alex., Estate.....	".....	7
Lendrum, Thomas J.....	Revelstoke.....	10
Lennard, Harry, in trust.....	Dundas.....	12
Lennard, Mrs. Phoebe L.....	".....	12
Leonard, W. H.....	Port Perry.....	25
Leslie, N. G., in trust.....	Winnipeg.....	9
Leslie, N. G., in trust for Eric W. M. James.....	".....	28
Leslie, Mrs. Sarah.....	Hamilton.....	5
Lester, Thomas W.....	".....	10
Lewin, Rev. William.....	Kingston.....	19
Lewis, William F.....	Toronto.....	20
Lewis, J. Travers, D.C.L.....	Ottawa.....	40
Lewis, William Jarrett.....	Halifax.....	315
Lewis, Miss Ethel G.....	Ryde, Isle of Wight.....	21
Lewis, Ernest H.....	Halifax.....	20
Lightbody, Mrs. Jennie.....	Dracon.....	2
Lingham, Mrs. Esther.....	Belleville.....	30
Lingwood, Mrs. Florence E.....	Hartford, Conn.....	2
Logan, F. G.....	Pickering.....	16
Long, Thomas.....	Toronto.....	400

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Louis, Daniel.....	Quebec.....	25
Love, Henry G.....	Toronto.....	115
Love, Mrs. M. A.....	Quebec.....	5
Love, Rev. A. T.....	".....	1
Love, Mrs. Elizabeth A.....	St. Thomas.....	8
Lovering, Henry L.....	Coldwater.....	10
Macartney, Alfred T., Estate.....	Dunnville.....	3
Macdonald, Mrs. Margaret.....	".....	12
Macdonald, Francis E., H. H. Cook, and James S. Lovell, Trustees.....	Toronto.....	95
Macdonald, Mrs. Jessie.....	Hamilton.....	20
Macdonald, Miss Ellen, and Miss Harriet Macdonald.....	".....	50
Macgachen, A. F. D.....	Winnipeg.....	20
Macgregor, Mrs. Kate B.....	Hamilton.....	4
Macgregor, Mrs. Mary A.....	Chatham, Ont.....	8
Mack, Mrs. C. J., and H. L. Watt, in trust	Toronto.....	7
Mackenzie, Alexander J.....	Sarnia.....	25
Mackenzie, Charles.....	".....	4
Mackenzie, John.....	Winnipeg.....	40
Mackenzie, J. M.....	Toronto.....	10
Mackenzie, Kenneth B.....	Edmonton.....	20
Mackenzie, Mrs. Agnes.....	Sarnia.....	10
Mackenzie, Mrs. Mary.....	St. Thomas.....	5
Maclaren, Mrs. Mary E., Estate.....	Toronto.....	10
Maclean, Mrs. Jennie G.....	".....	5
MacMurchy, Angus.....	".....	3
Main, Miss Jean.....	Hamilton.....	2
Malloch, Mrs. Olive C. E.....	Toronto.....	5
Malone, James, Estate.....	".....	10
Manby, Mrs. Sophia M.....	Niagara Falls, Ont.....	15
Manning, Alexander, Estate.....	Toronto.....	30
Manning, P. A.....	".....	7
Manufacturers Life Insurance Co.....	".....	231
Mara, H. S.....	".....	85
Marsh, F. H.....	Sault Ste. Marie.....	5
Martin, E. K. C., and D. R. C. Martin, Trustees for Ethel M. S. Baldwin...	Hamilton.....	25
Martin, E. K. C., and D. R. C. Martin, Trustees for Amy L. T. DuMoulin...	".....	25
Martin, E. K. C., and D. R. C. Martin, Trustees for Mary C. O'D. Luxton ..	".....	25
Martin, Mrs. Mabel F.....	".....	15
Martin, F. J. S.....	Sault Ste. Marie.....	25
Martin, J. S.....	Toronto.....	20
Martin, A. R.....	".....	2
Massey, John, Manager, and W. Cecil Lee, Treasurer, in trust.....	".....	212
Massey, Mrs. Susie Maria D.....	".....	92
Massey, Mrs. Susie Maria D., in trust for Madeline and Dorothy Massey.....	".....	6

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Massey, Mrs. Susie D., Trustee.....	Toronto.....	53
Matheson, Hon. A. J.....	Perth.....	10
Matthews, Mrs. Annie J.....	Toronto.....	65
Matthews, Wilmot D.....	".....	70
Maude, Frederick S. A.....	Bournemouth, Eng...	15
Maughan, Nicholas, Estate.....	Toronto.....	8
Maury, Richard B., M.D.....	Memphis, Tenn.....	10
Meighen, Mrs. Letitia B.....	Perth.....	13
Merrick, Mrs. Amanda.....	Berthier En Haut....	8
Merritt, Thomas R., Estate.....	St. Catharines.....	1085
Merritt, Mrs. Mary, Estate.....	".....	190
Merritt, William Hamilton.....	Toronto.....	12
Merritt, William Ingersoll.....	London, Eng.....	166
Merritt, Miss Emily L.....	Toronto.....	60
Merritt, Miss Catharine N.....	".....	60
Merritt, Mrs. Amy J.....	St. Catharines.....	10
Merritt, W. H., M.D.....	".....	150
Meston, Miss Margaret.....	Hamilton.....	5
Meston, Charles.....	Cleveland.....	6
Methodist Church.....	Toronto.....	22
Méthot, Edouard W.....	Quebec.....	160
Mickle, Miss Sara.....	Toronto.....	7
Mickle, Alfred E.....	".....	2
Middlemiss, Mrs. Margaret.....	Galt.....	5
Miller, Frederick F.....	Napanee.....	7
Miller, Mrs. Marietta, Estate.....	St. Catharines.....	60
Miller, Mrs. Amy A.....	".....	15
Miller, Mrs. Pauline C. Lash.....	Toronto.....	40
Minkler, Mrs. Mary A.....	Port Huron, Mich....	16
Mitchell, Mrs. Mary B.....	Macoun, Sask.....	17
Mitchell, W. A.....	Toronto.....	224
Moblo, Mrs. Jane A.....	Dunnville.....	12
Moffat, Mrs. Margaret B.....	Toronto.....	50
Molesworth, Mrs. Bathurst G.....	".....	30
Molson, F. W., J. D. Molson and E. P. Winslow.....	Montreal.....	40
Moncrieff, Mrs. Isabella.....	Petrolia.....	5
Monk, Mrs. Rosamond P.....	Toronto.....	10
Monteith, Hon. Nelson.....	Stratford.....	10
Montgomery, Miss Elizabeth F.....	Cobourg.....	27
Montgomery, William.....	Grimsby.....	6
Montizambert, Mrs. Mary J.....	Ottawa.....	200
Montreal City and District Savings Bank	Montreal.....	496
Moor, Joshua C.....	Toronto.....	10
Moore, James J.....	Ridgeway.....	2
Moore, Mrs. Isabell.....	Springfield.....	7
Morin, James E., Estate.....	Welland.....	78
Morris, Hon. Alexander, Estate.....	Toronto.....	205
Morris, Hon. James, Estate for Mrs. M. W. Harman.....	".....	30
Morris, Hon. James, Estate for Mrs. H. E. Spragge.....	".....	30

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Morris, Miss A. Eleonora.....	Wantage, Eng.....	1
Morris, Miss Elizabeth C., Estate	Toronto.....	3
Morris, Miss Christina V. K.....	".....	17
Morris, M.....	Winnipeg.....	20
Morris, Mrs. Margaret.....	Toronto.....	8
Morris, James, and C. E. Freer, in trust for H. W. Mussen.....	Collingwood.....	6
Morrison, Mrs. Genevieve M. L.....	Toronto.....	12
Morrow, Mrs. Rebecca M.....	Ingersoll.....	10
Morrow, Mrs. May.....	Mitchell.....	5
Morse, Mrs. Elizabeth.....	Toronto.....	13
Morse, Mrs. Alvaetta S.....	".....	10
Morson, Judge F. M., Trustee.....	".....	5
Mortimer, C. H.....	".....	20
Mortimer, Mrs. Alicia G.....	".....	2
Moyer, Mrs. Margaret.....	Didsbury, Alta.....	1
Muir, Alexander.....	Port Dalhousie.....	32
Muir, William.....	".....	58
Muir, John A.....	".....	4
Muir, Miss Helen.....	St. Catharines.....	31
Mulock, Cawthra.....	Toronto.....	500
Mulock, Mrs. Adèle B.....	".....	35
Munro, Miss Frances.....	Morrisburg.....	6
Munro, Mrs. Jean.....	".....	26
Munro, Mrs. Jessie F.....	Toronto.....	3
Murray, Mrs. Ellen M.....	Buckingham.....	37
Muspratt-Williams, Mrs. Charlotte I.....	Port Hope.....	15
McAndrew, Miss Annie M.....	Toronto.....	40
McAndrew, Miss Jane.....	".....	54
McAndrew, Daniel H.....	Renfrew.....	9
McAuliff, M.....	Welland.....	85
McCalla, Mrs. Maria S.....	St. Catharines.....	50
McCallum, Mrs. Emma.....	Cobourg.....	10
McCarthy, Mrs. Agnes E.....	Toronto.....	41
McConkey, Mrs. M. J.....	".....	15
McConnell, J. H., M.D.....	".....	12
McCulloch, Hugh, Jr.....	Galt.....	200
McCulloch, Mrs. Louise L.....	".....	6
McCulloch, R. O., in trust.....	".....	6
McDonagh, John, Estate.....	Thorold.....	36
McDonagh, Andrew J.....	Toronto.....	4
McDonald, Mrs. Eleonora.....	Port Qu'Appelle.....	27
McDonald, Donald H.....	".....	20
McDonough, Mrs. Amy D., Edythe A. Patterson, Amy D. Gilmour, Alice M. Freer, and Ida M. Carpenter, Trustees.....	London.....	18
McFall, Arthur A.....	Bolton.....	50
McGill, Mrs. Ethel E.....	Ottawa.....	6
McGillivray, Donald.....	Port Colborne.....	112
McGillivray, John, Estate.....	".....	50
McKay, Mark S.....	Galt.....	10

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McLaren, Archibald K.....	Seattle, Wash.....	10
McLaren, Frederick G.....	Hamilton.....	10
McLaren, George H.....	".....	10
McLaren, Richard J.....	".....	10
McLean, Miss Violet M.....	Belleville.....	2
McLenaghan, James.....	Toronto.....	200
McMeekin, Rev. Henry, LL.D.....	Ottawa.....	2
McMurray, W. J.....	Niagara Falls, Ont....	5
McNaught, Thomas.....	Toronto.....	10
McNeill, H. S.....	".....	10
McPherson, Allan.....	Longford Mills.....	3
McRitchie, Rev. George.....	Ottawa.....	25
Nairn, Alexander.....	Toronto.....	21
Nairn, Mrs. Elizabeth C.....	Brantford.....	6
National Life Assurance Co. of Canada..	Toronto.....	400
National Trust Co., Limited.....	".....	287
Neff, James B., M.D.....	Port Colborne.....	15
Neelon, Mrs. Louisa L.....	St. Catharines.....	1
Neilson, Alexander.....	Brown's Corners.....	50
Neilson, James.....	Scarboro.....	50
Neilson, John.....	".....	50
Nelles, T. R., Executor.....	Simcoe.....	15
Nelson, Mrs. Emily.....	Toronto.....	30
Newbigging, Lt.-Col. R. G., Estate....	".....	16
Newcombe, O., Estate.....	".....	14
Nicholls, Mrs. Jessie E., in trust for Lorna Nicholls.....	Winnipeg.....	10
Nicol, Mrs. Jane.....	Toronto.....	3
Nicolson, Mrs. Florence E.....	Greenock, Scot.....	30
Nordheimer, Samuel.....	Toronto.....	102
North American Life Assce. Co.....	".....	355
Northway, John.....	".....	185
Northway, John, in trust.....	".....	100
Northway, Mrs. Alice.....	".....	42
O'Brien, James.....	Welland.....	52
O'Brien, Henry, K.C.....	Toronto.....	40
O'Bryan, Joseph S.....	Halifax.....	4
Odium, Mrs. J. Helen.....	St. Catharines.....	5
Ogden, Lyndhurst.....	Toronto.....	16
O'Hara, Miss Gertrude.....	".....	20
O'Hara, Miss Mary.....	".....	30
O'Hara, Mrs. Maria S.....	Ottawa.....	10
O'Hara, H., & Co.....	Toronto.....	2
Oille, Miss Elizabeth.....	St. Catharines.....	1
Olmsted, Mrs. Edith H.....	Hamilton.....	35
O'Neill, Miss Mary J.....	Port Colborne.....	5
O'Reilly, Miss Elizabeth J.....	Hamilton.....	40
O'Reilly, E. B., M.D.....	".....	20
O'Reilly, Charles, M.D.....	Toronto.....	45
Osborne, James Kerr.....	".....	225

Imperial Bank of Canada

Osborne, J. B., Estate.....	Toronto.....	100
Osborne, Miss Annie B.....	Hamilton.....	62
Osborne, Mrs. Anne B.....	".....	10
Osborne, Mrs. Henrietta L.....	".....	7
Osler & Hammond.....	Toronto.....	195
Osler, E. B., M.P.....	".....	170
Osler, William, M.D.....	Oxford, Eng.....	175
Osler, Mrs. Lily M.....	Toronto.....	20
Oxley, Mrs. Annabella, Estate.....	".....	4
Oxley, F. Beresford.....	Hamilton.....	4
Oxley, F. H., and W. F. Parker, Trustees	Halifax.....	16
Packard, Mrs. Margaret E.....	Providence, R.I.....	5
Paget, Very Rev. Edward C.....	Calgary.....	3
Paisley, Rev. Charles H., Estate.....	Sackville, N.B.....	2
Paisley, Herbert F. S.....	".....	1
Parker, Mrs. Fanny H.....	Dartmouth, N.S.....	57
Parker, Miss Fanny A.....	".....	10
Parker, Hon. Daniel McN., Estate.....	".....	12
Parker, William F.....	Wolfville, N.S.....	17
Parker, Miss Catharine G.....	Stroud, England.....	4
Parker, John T.....	Toronto.....	10
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Children of C. W. Paterson.....	".....	12
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Mrs. Emily Winstanley.....	".....	10
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Miss Mary L. Paterson.....	".....	10
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Mrs. Mrs. Elizabeth Roger.....	".....	10
Paterson, Rev. T. W.....	".....	40
Paterson, Mrs. Florence I.....	".....	24
Paterson, Mrs. Florence I., in trust.....	".....	8
Paterson, Mrs. Mary.....	St. Catharines.....	9
Patton, Francis L.....	Winnipeg.....	5
Peirce, Miss Annie V.....	Georgetown.....	6
Pengelly, Henry.....	Cobourg.....	15
Penton, Miss Bessie B.....	Halifax.....	10
Peregrine, Miss Etta.....	Galt.....	2
Peregrine, Miss Elsie R.....	".....	2
Peregrine, Miss H. May.....	".....	1
Perks, Mrs. Iola H.....	Fergus.....	5
Perley, Mrs. Annie H.....	Ottawa.....	100
Perry, Robert D.....	Toronto.....	35
Perry, Mrs. Jennie B.....	St. Catharines.....	6
Peterson, Miss Jane.....	Baltimore, Md.....	10
Pew, Mrs. Ella V.....	Chicago.....	13
Phillip, Mrs. Ruth.....	Galt.....	15

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Philp, William.....	Galt.....	2
Phillips, Robert.....	Fergus.....	5
Philp, James.....	Newcastle.....	10
Phoenix Insurance Co.....	Hartford, Conn.....	343
Pipon, Mrs. Maude M.....	Toronto.....	60
Plewes, Mrs. T. Griffin.....	St. Thomas.....	4
Poole, Henry S.....	Halifax.....	9
Porter, John S.....	Toronto.....	10
Porter, F. D.....	".....	10
Potter, Ralph.....	".....	5
Pound, Isaac L.....	Ridgeway.....	5
Powell C. Berkeley.....	Ottawa.....	80
Pratt, Rodman.....	Wolfville, N.S.....	5
Prince, Mrs. Charlotte.....	Toronto.....	10
Pringle, R. R., Estate.....	Cobourg.....	32
Pritchard, James Stuart.....	Gravenhurst.....	5
Quarry, Mrs. Annie A.....	Sandwich, Ont.....	8
Radley, Mrs. Elizabeth J.....	Toronto.....	12
Raikes, George.....	Barrie.....	5
Raikes, Richard, M.D.....	Midland.....	10
Raikes, Miss Georgina.....	Barrie.....	21
Raikes, Miss Fanny.....	".....	32
Ramsay, William.....	Stow, Scotland.....	1945
Ramsay, W. T.....	Toronto.....	25
Ramsey, J. G.....	".....	125
Rankin, Alex.....	".....	20
Rankin, Miss Elizabeth.....	St. Catharines.....	12
Ray, Mrs. Maggie.....	West Concord, Minn.....	7
Raymer, Mrs. Mary A.....	Toronto.....	20
Rayner, Mrs. Ethel E.....	Auckland, N.Z.....	61
Reeb, John, Estate.....	Port Colborne.....	12
Rector and Wardens of Trinity Church..	Galt.....	17
Reed, Miss Maria C. S.....	Brighton, Ont.....	1
Reilly, Miss Margaret J.....	Esquessing.....	5
Reynolds, Mrs. Ella F.....	Toronto.....	26
Ricardo, Mrs. Drusilla, Estate.....	Vernon, B.C.....	10
Rice, O. F.....	Toronto.....	52
Rice, Mrs. Adelaide.....	Belleville.....	17
Richardson, Mrs. Frances W.....	St. Catharines.....	10
Richardson, Mrs. Catherine.....	Quebec.....	11
Richardson, Mrs. A. M., Estate.....	Montreal.....	2
Richardson, Samuel, M.D., Estate.....	".....	40
Richardson, Charles A.....	Collingwood.....	15
Ridings, Mrs. Julia L.....	Utica, N.Y.....	18
Risk, Mrs. Margaret G.....	Galt.....	10
Rittenhouse, Mrs. Justina.....	Beamsville.....	12
Roach, Miss Annie I.....	Hamilton.....	6
Roach, Miss Louisa.....	".....	6
Roach, George, Estate.....	".....	100
Roberts, Miss Mary.....	Niagara Falls.....	16

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Robertson, W. J.....	St. Catharines.....	4
Robertson, Mrs. Margaret K.....	".....	3
Robertson, J. S.....	St. Thomas.....	1
Robinson, Fred.....	Revelstoke.....	100
Robinson, Mrs. Harriet E.....	Barrie.....	6
Robinson, Mrs. Mary A.....	Peterboro.....	2
Robinson, Mrs. Lydia A. E.....	Hamilton.....	50
Robinson, W. A.....	".....	32
Robinson, J. M., & Sons.....	St. John, N.B.....	32
Robinson, Sarah, Estate.....	Toronto.....	80
Roddick, Mrs. Mary.....	Cobourg.....	8
Rodgers, Miss Jessie.....	Winnipeg.....	11
Roe Buck, Mrs. Mary E.....	Cobourg.....	16
Rogers, Albert S.....	Toronto.....	7
Rogers, Elias.....	".....	257
Rogers, Joseph P.....	".....	20
Rogers, Mrs. Annie E.....	Welland.....	41
Rogers, Mrs. Eleanor M.....	Littleton, Col.....	21
Rogers, Mrs. Mary E.....	Toronto.....	10
Rogers, Miss Mary.....	".....	3
Rogers, Miss Rachel S.....	Merritton.....	1
Rohleder, Frederick.....	Berlin, Ont.....	5
Rolph, Joseph T.....	Toronto.....	31
Roper, F., and E. K. C. Martin, Trustees	".....	10
Roper, Mrs. Fanny E.....	New York.....	26
Rosebrugh, Mrs. Jessie W.....	Toronto.....	1
Ross, Mrs. Harriet A., Executrix.....	Quebec.....	23
Ross, Mrs. Margaret.....	Port Robinson.....	7
Ross, Robert.....	Lindsay.....	20
Ross, Mrs. Christina B.....	".....	10
Ross, Mrs. Josephine M.....	Toronto.....	20
Ross, Mrs. Lucinda, Estate.....	Port Perry.....	10
Ross, Mrs. Charlotte W.....	Whitemouth, Man.....	5
Rounthwaite, Miss Elizabeth M.....	Toronto.....	26
Rowsome, Miss Alice G.....	Burlington.....	2
Roy, R. Maitland.....	Hamilton.....	4
Roy, Mrs. Mary A.....	".....	2
Royal Loan and Savings Co.....	Brantford.....	7
Royal Trust Co.....	Montreal.....	10
Royal Trust Co., Trustees for Dorothy Gordon Brown, Edmund Herbert Gordon Brown, and Evelyn Gordon Brown.....	Ottawa.....	2
Rudolf, Mrs. Edna H.....	Lunenburg, N.S.....	10
Rumsey, Miss Melia.....	Ingersoll.....	5
Rumsey, A., Estate.....	St. Marys.....	10
Russ, Mrs. Anna.....	Beamsville.....	1
Russel, W. B.....	Toronto.....	200
Rutledge, Mrs. Louisa.....	".....	12
Ryan, Hugh, Estate.....	".....	562
Ryerson, Mrs. Mary A.....	".....	156

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Saunders, A.....	London, England.....	100
Saunders, E., Manager, in trust.....	Toronto.....	30
Scarff, H. W.....	Ingersoll.....	11
Scarth, J. F., and C. G. Scarth, in trust...	Toronto.....	25
Scholfield, Mrs. Rebecca, Estate.....	Port Colborne.....	12
Scoley, E. K.....	Toronto.....	56
Scott, Mrs. Mary E.....	".....	29
Scott, J. C.....	".....	100
Scott, James.....	".....	30
Scott, Robert F.....	".....	2
Scott, Mrs. Jessie.....	".....	39
Scott, R. C.....	Tillsonburg.....	10
Scott, Robert F., and James Scott, Trustees for Miss Catherine Scott...	Toronto.....	9
Scott, Robert F., and B. E. Bull, in trust.....	".....	8
Scott & Walmsley.....	".....	25
Scott & Walmsley, in trust.....	".....	136
Scott & Walmsley, in trust for Queen City Fire Insurance Co.....	".....	71
Seagram, E. F., in trust.....	Galt.....	75
Secord, S. W.....	St. Catharines.....	10
Secord, S. W., and H. C. Secord, Trus- tees.....	".....	10
Semple, Mrs. Margaret.....	Toronto.....	6
Semple, Andrew.....	".....	55
Semple, Miss Lydia M.....	Ottawa.....	3
Semple, Robert.....	Beeton, Ont.....	9
Semple, Miss Mabel A.....	Toronto.....	4
Shantz, Mrs. Catherine.....	Berlin, Ont.....	1
Shaw, William, in trust.....	Quebec.....	25
Silver, William N.....	Halifax.....	10
Silver, William N., Executor.....	".....	12
Silverthorn, N., in trust.....	Summerville.....	230
Sibbald, Miss Elizabeth K.....	Sutton West.....	15
Simpson, W. B. Bridgeman.....	York, England.....	60
Simpson, Mrs. Minnie.....	New York.....	1
Sinclair, J. C.....	Toronto.....	15
Sisters of St. Joseph.....	".....	4
Sisters of the Precious Blood.....	".....	20
Sivers, Charles L.....	".....	3
Skynner, Henry J.....	Brandon.....	50
Slocombe, Miss Annie.....	Hamilton.....	7
Small, Mrs. Henrietta.....	Ottawa.....	5
Small, Alex. T.....	Beamsville.....	12
Small, Wolstan N. J.....	".....	32
Small, John T.....	Toronto.....	40
Small, John T., in trust.....	".....	20
Smart, John E.....	Port Hope.....	5
Smart, Alfred M.....	London, Ont.....	10
Smart, Miss Annie S.....	".....	8
Smart, John, Estate.....	".....	130

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Smith, Prof. Andrew, F.R.C.V.S.....	Toronto.....	135
Smith, Andrew.....	Fenella.....	11
Smith, Mrs. Caroline P.....	Toronto.....	81
Smith, George B.....	".....	60
Smith, David.....	".....	26
Smith, Mrs. Alice L.....	".....	25
Smith, Mrs. Lilian M.....	Ottawa.....	15
Smith, R. A., and F. G. Osler, Trustees..	Toronto.....	170
Smith, Mrs. Lucie E.....	St. Catharines.....	4
Smith, Robert.....	Toronto.....	25
Smith, Mrs. Gertrude A.....	Weyburn, Sask.....	6
Smith, John, Estate.....	Ingersoll.....	6
Smith, Larratt W., D.C.L., Estate.....	Toronto.....	20
Smith, Marcus, Estate.....	Ottawa.....	20
Smith, Sir Frank, K.C.M.G., Estate....	Toronto.....	250
Smith, Walter A.....	".....	5
Smith, W. J.....	Meaford.....	10
Smyth, Mrs. Julia S. M.....	Lindsay.....	14
Smyth, Miss Margaret.....	Welland.....	15
Snyder, Mrs. Martha J.....	Ridgeway.....	3
Sorby, Charles F.....	Gores Landing.....	20
Southcott, Harry.....	St. Catharines.....	10
Spellman, Mrs. Annie.....	Hastings.....	12
Spence, John H.....	Brantford.....	3
Spencer, J. W.....	Toronto.....	10
Spragge, Edward W., and A. W. Spragge	".....	40
Spry, William, Estate.....	".....	14
Square, John S.....	Stratford.....	33
Square, John S., in trust for Mary A. H. Frank.....	".....	10
Stavert, E. P.....	Summerside, P.E.I.....	10
Stayner, Rev. Winslow S.....	Toronto.....	213
Stayner, Mrs. Harriot R.....	".....	260
Stayner, Frederic H.....	".....	135
Stayner, Thomas L., Estate.....	".....	70
Stenson, J. T.....	Peterboro.....	10
Sterling, R. N.....	Toronto.....	10
Stevenson, J. M.....	Cobourg.....	20
Stewart, Mrs. Juliette.....	Holly Hill, Fla.....	33
Stewart, Henry A.....	Nelson.....	12
Stewart, William.....	Toronto.....	7
Stewart, John.....	".....	15
Stewart, William W.....	".....	10
Stewart, Mrs. Susan I., Trustee.....	Ottawa.....	100
Stewart, Miss Ada G.....	Belleville.....	27
Stewart, Robert, Estate.....	Toronto.....	30
Stokes, Mrs. Edith M.....	S. Brent, England ...	20
Stokes, Miss Frances.....	Toronto.....	6
Strathy, Mrs. Agnes S.....	".....	3
Stratton, Hon. J. R., Executor.....	Peterboro.....	10
Strickland, Mrs. Mabel.....	Pembroke.....	17
Stuart, Peter, M.D.....	Guelph.....	10

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Stuart, Mrs. Elizabeth C.....	Guelph.....	10
Stuart, Mrs. S. Elizabeth.....	Niagara Falls, Ont....	17
Sullivan, Mrs. Henrietta M.....	Toronto.....	24
Sutton, Mrs. Alice.....	Bowmanville.....	7
Swabey, Mrs. Florence.....	Toronto.....	16
Swan, James H.....	".....	40
Swan, Miss Edith L.....	".....	10
Swan, Robert, Estate.....	".....	76
Sylvester, Mrs. Lottie A.....	".....	10
Symmes, Henry C., Estate.....	Niagara Falls, Ont....	250
Symons, John H.....	Halifax.....	51
Tane, Rev. F., Estate.....	London, Ont.....	6
Tate, C. W.....	Paris, Ont.....	3
Taylor, Henry J.....	St. Catharines.....	50
Taylor, Mrs. Lizette A.....	".....	83
Taylor, Mrs. Lizette A., and Henry J. Taylor, in trust.....	".....	13
Taylor, Samuel R.....	Desbarats.....	5
Taylor, Mrs. Helen R.....	Toronto.....	3
Teal, Mrs. Katherine.....	Ridgeway.....	8
Temple, Mrs. Alice E. D.....	Toronto.....	90
Temple, Mrs. Margaret J. A., Estate...	".....	6
Tennent, Mrs. Mary C. P.....	York, Eng.....	25
Teskey, Luke, M.D.....	Toronto.....	2
Theal, Miss Mary.....	St. Catharines.....	5
Theal, Richards T.....	Fulton, Ont.....	1
Theal, Herbert.....	".....	1
Theal, James I.....	".....	1
Thom, John H.....	Toronto.....	16
Thomas, William.....	".....	50
Thomson, Rev. John W.....	Falkland, Scotland...	5
Thomson, Mrs. Ellen E., Estate.....	".....	2
Thompson, Robert, Estate.....	Toronto.....	88
Thorburn, Mrs. Jane.....	".....	4
Thorburn, Miss Georgina H.....	".....	3
Thorburn, James, M.D., Estate.....	".....	50
Thorne, James.....	Ottawa.....	4
Thornton, Miss Josephine.....	Toronto.....	6
Tobin, Miss Emily H.....	Fergus.....	14
Todd, Thomas.....	Toronto.....	60
Todhunter, Mrs. Jessie S.....	".....	65
Toronto General Trusts Corporation....	".....	26
Toronto General Trusts Corporation, in trust.....	".....	400
Toronto General Trusts Corporation, in trust, No. 2 Account.....	".....	20
Toronto General Trusts Corporation, in trust for Annie Carlon.....	".....	37
Toronto General Trusts Corporation, Trustees re Hughes Trust.....	".....	82

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Toronto General Trusts Corporation, in trust for Ethel M. Hamilton.....	Ottawa.....	11
Toronto General Trusts Corporation, in trust for Mary A. Hamilton.....	".....	17
Toronto General Trusts Corporation, in trust for George T. Hamilton.....	".....	11
Toronto General Trusts Corporation, in trust for H. S. Perley.....	".....	61
Toronto Mortgage Co., in trust.....	Toronto.....	60
Torrance, Miss Beatrice.....	Toronto.....	2
Torrance, Miss Jessie T.....	".....	2
Torrance, Miss Madeline.....	".....	1
The Honourable the Treasurer of the Province of Ontario, in trust for Estate of Anson Jones.....	".....	77
Tresise, Mrs. Alice.....	Galt.....	9
Turner, Hon. Richard.....	Quebec.....	57
Turner, Miss Effie H.....	".....	1
Turner, Miss Effie H., Treasurer, Ministering Children's League.....	".....	4
Twohey, William J.....	Chatham, Ont.....	5
Tyrwhitt, Mrs. Emma.....	Toronto.....	10
Union Trust Co. and the People's State Bank.....	Detroit.....	1000
Unsworth, Rev. J. K.....	Hamilton.....	5
Urquhart, John, M.D.....	Oakville.....	50
Van Buskirk, Mrs. Caroline A.....	Stratford.....	5
Van Norman, Mrs. Isabella N.....	Toronto.....	10
Vanstone, Mrs. Selena J.....	Bowmanville.....	16
Vessey, Edward J.....	Vancouver.....	1
Vicars, Mrs. Marie E., Estate.....	Toronto.....	20
Vickers, W. W.....	".....	50
Vickers, W. W., in trust for Mary H. Vickers.....	".....	50
Victoria Loan and Savings Co., in trust..	Lindsay.....	25
Vigeon, Harry.....	Toronto.....	50
Vine, Miss Mary J.....	Ingersoll.....	7
Wadsworth, J. J., Estate.....	Simcoe.....	10
Wadsworth, Mrs. Anna C.....	".....	5
Wadsworth, Tom R., Estate.....	Toronto.....	166
Wadsworth, W. R., Estate.....	".....	60
Wadsworth, V. B., Manager, and W. Wedd, Jr., Secretary, in trust.....	".....	10
Walker, Miss Helen F.....	Ottawa.....	175
Walker, Henry S.....	Toronto.....	150
Walker, Miss Annie G.....	".....	12
Walker, Mrs. Helena.....	".....	10
Walker, Henry S., R. W. H. Brough, and M. S. Brough, Trustees.....	".....	50

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Wallace, Rev. Robert.....	Belleville.....	20
Wallace, Mrs. Mary.....	Toronto.....	12
Wallace, Rev. O. C. S.....	Lowell, Mass.....	3
Walmsley, Thomas.....	Deer Park.....	280
Walmsley, Thomas, in trust.....	".....	26
Walsh, Mrs. Elma M. B.....	Toronto.....	50
Walton, Thomas C., M.D.....	Annapolis, Md.....	5
Wanless, Miss Jessie A.....	Sarnia.....	10
Ward, Miss Ada L.....	Cobourg.....	2
Ward, Miss Clara A.....	".....	7
Ward, Miss Essie R.....	".....	7
Ward, Miss Leila.....	".....	13
Ward, Mrs. Elizabeth A.....	".....	5
Ward, Charles W.....	Midhurst.....	10
Ward, George D., Estate.....	Cobourg.....	26
Warden, Robert L.....	Montreal.....	8
Warnock, Mrs. Mary A.....	Galt.....	10
Warnock, C. R. H., in trust.....	".....	5
Watson, George H.....	Toronto.....	6
Watson, Mrs. Grace A.....	Sackville, N.B.....	6
Webb, A. E., & Co.....	Toronto.....	35
Weir, W. A.....	Quebec.....	4
Wethey, Arthur H.....	Butte, Mont.....	30
Wethey, Charles H.....	Toronto.....	40
Wethey, J. Herschel.....	St. Catharines.....	10
Whitby, Oliver R.....	Paris, Ont.....	35
White, Charles A.....	Humberstone.....	12
Whitehead, Mrs. Isabella L.....	Quebec.....	150
Whiteman, Mrs. Rhoda.....	Gas Line, Ont.....	7
Whitney, E. C.....	Ottawa.....	125
Whittell, William.....	Hockley Heath, Eng.....	40
Whyborn, Mrs. Mary R.....	Syracuse, N.Y.....	5
Whyte, William.....	Winnipeg.....	62
Wickens, Arthur M.....	New York.....	2
Wickham, Edward.....	Toronto.....	5
Wicksteed, Henry K.....	".....	40
Wickson & Gregg.....	".....	3
Wigmore, Miss Eva.....	Orillia.....	6
Wilkie, D. R.....	Toronto.....	473
Wilkie, D. R., in trust for Mrs. A. C. C. Ross.....	".....	24
Wilkie, D. R., and Hon. Robert Jaffray, in trust for Officers' and Employes' Pension Fund of Imperial Bank of Canada.....	".....	365
Wilkie, R.C.A., Capt. C. S.....	Halifax.....	13
Wilkie, Royal Sussex Regt., Lieut. A. B.....	Pekin, China.....	12
Wilkie, Mrs. Angelica, Estate.....	Quebec.....	48
Wilkie, Miss Mary.....	".....	3
Wilkie, Mrs. Eliza K., Estate.....	Edinburgh.....	14
Wilkinson, R.....	Toronto.....	10
Williams, Robert.....	Oshawa.....	25

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Willson, C. H.....	Toronto.....	5
Willson, C. H. and C. S. McDonald.....	".....	10
Willson, Frederick M., and Elizabeth Willson, or either of them or the Survivor of them.....	Hamilton.....	10
Wilson, W. R.....	Toronto.....	10
Wilson, C. S., Estate.....	Pictou, Ont.....	13
Wilson, William, Estate.....	Toronto.....	50
Wilson, David H., and Sarah M. Wilson, Trustees.....	".....	33
Wilson, Richard W.....	Cobourg.....	5
Wilson, James O.....	St. Catharines.....	7
Wilson, John G.....	Chicago.....	10
Wilson, Mrs. Beatrix F.....	Niagara Falls, Ont.....	49
Wilson, Mrs. Mary J.....	Toronto.....	25
Winger, A. H.....	".....	2
Winger, Mrs. I. M. C., and Miss Hulda A. H. Otto.....	".....	1
Wise, Mrs. Clara J.....	Minneapolis.....	4
Wishart, John, M.D.....	London, Ont.....	10
Wood, Miss Mary J., and Marion G. B. Wood.....	Toronto.....	8
Wood, Miss Marion G. B.....	".....	1
Woodruff, Miss Ida.....	St. Catharines.....	2
Woodruff, Miss Ann H.....	Chicago.....	6
Woodruff, William W., Estate.....	Niagara Falls.....	31
Woodruff, Richard, Estate.....	St. Catharines.....	42
Woods, Mrs. Henrietta M.....	Winnipeg.....	2
Workman, Mrs. Jane.....	Kingston.....	15
Zavitz, Mrs. Melissa.....	Mulgrave.....	2
TOTAL.....		50,000

